# Effect of Weight Training on Muscular Strength and Skill Performance of Men Volleyball Players 

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#### Abstract

: Volleyball was created by William G. Morgan, in 1895, for the YMCA of Massachusetts. Volleyball was originally called "mintonette" and designed for middle-aged men to be a less strenuous activity than basketball. A study was conducted to see the effect of weight training on muscular strength and skill performance of men volleyball players. Forty male volleyball players with the age ranging from 17 to 19 were randomly selected as subjects from Holy Family Sports Academy of Vasai, Mumbai for this study and they were divided into two groups, viz; A as an experimental group and B as a control group. There were twenty subjects in each group and the simple random sampling method was used to form the group. Pre-test and Post-test were conducted on the subjects for both the groups on the strength variables of Shoulder Strength, Abdominal Strength, Leg Strength, and Skill performance by administering Pull-ups, Sit-ups, Standing broad jumps and Ruseel Lange Volleyball performance test respectively. The experimental group was given for 12 weeks weight training for 3 days in a week in evening the session for the duration of one hour. The control group was not given any training and they were doing their regular volleyball practice. The collected data were analyzed with ' $t$ ' test and the result revealed the that weight training exercises contributed positively towards the improvement on selected strength components of Shoulder Strength, Abdominal Strength and Leg Strength and Skill Performance of Volleyball players.


Key words: weight training, volleyball

## Introduction :

During the past 100 years, the sport volleyball has evolved from a local male sport into a worldwide, Olympic sport for men and women.. Early mintonette had far fewer rules than modern-day volleyball. According to Volleyball.com, during the first exhibition match in 1896, an observer coined the term "volley ball" after describing the action of the players volleying the ball back and forth over the net. Weight training provides such benefits as a more attractive body, increased strength and power, improved sports performance, enhanced self-image, and a competitive outlet. With weight training, almost all people can achieve rapid gains and improve themselves. The game of Volleyball has become not only competitive but also tests the basic human performance of Speed, Agility, Endurance, Strength, Flexibility and Balance for making the game more skillful and tactically engrossing. The ability of the volleyball players to develop well balanced muscular strength along with the skillful performance is the need of the hour. Hence this study enhances strength factor and the skill performance through weight training.

## Selection of subjects :

Forty male volleyball players with the age ranging from 17 to 19 were randomly selected as subjects from Holy Family Sports Academy of Vasai, Mumbai for this study

## Design of the study :

The selected 40 subjects were divided into two groups, viz; A as an experimental group and B as a control group. There were twenty subjects in each group and the simple random sampling method
was used to form the group. Pre-test and Post-test were conducted on the subjects for both the groups on the strength variables of Shoulder Strength, Abdominal Strength, Leg Strength, and Skill performance by administering Pull-ups, Sit-ups, Standing broad jumps and Ruseel Lange Volleyball performance test respectively. The experimental group was given for 12 weeks weight training exercises contributed positively towards the improvement on selected strength components of Shoulder Strength, Abdominal Strength and Leg Strength and Skill Performance of Volleyball players.

Comparison of Result of Selected Variables Between
the Experimental Group and Control Group
Table

| The comparison of mean gain in selected variable between control group and experimental group (between group $\mathrm{n}=40$ ) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Variables | Group <br> Compared | Mean Gain | MD | $\mathbf{S e}_{\mathrm{m}}$ <br> Gain | 't' | Significa nce |
| Shoulder <br> Strength | Experimental Vs <br> Control. | .7 .9 | 1.80 | 0.40 | 4.33 | $\begin{aligned} & 0.000 \\ & (\mathrm{p}<0.05) \end{aligned}$ |
| Abdominal Strength | Experimental Vs Control. | $\frac{3.75}{1.4}$ | 2.35 | 0.25 | 9.25 | $\begin{aligned} & 0.000 \\ & (\mathrm{p}<0.05) \end{aligned}$ |
| Leg <br> Strength | Experimental Vs <br> Control. | $\frac{7.05}{1.55}$ | 5.5 | 0.70 | 7.82 | $\begin{aligned} & 0.000 \\ & (\mathrm{p}<0.05) \end{aligned}$ |
| Skill <br> Performance | Experimentalvs Control. | $\begin{aligned} & 4.9 \\ & \hline 2.0 \end{aligned}$ | 2.9 | 0.32 | 9.20 | $\begin{aligned} & 0.000 \\ & (\mathrm{p}<0.05) \end{aligned}$ |

1. Comparison of Mean Gain in the Shoulder Strength between the Experimental and Control Group

It is seen from the Table that, in case of Pull Ups Test, the mean gain of the Experimental Group and Control Group is 2.7 and 0.9 respectively, whereas the difference in the mean gain of both group is 1.80 which is in favor of experimental group where as the ' $t$ ' value of the same is 4.33 which is significant at 0.05 level. This reveals that weight training progrmme improves the Shoulder strength significantly and presented graphically in Fig. 1


As it is clearly seen from the Graph 1 that there is significant improvement in Shoulder Strength of Experimental group, which may be because of the weight training given to the subjects of Experimental group. Hence the Hypotheses $\mathrm{H}_{1}$ : "There will be a significant improvement with regards to Shoulder Strength due to weight training exercises of men volleyball players" is positively accepted.
2. Comparison of Mean Gain in the Abdominal Strength between the Experimental Group and Control Group
It is seen from the Table that, in case of sit ups test, the mean gain of the Experimental Group and Controlled Group is 3.75 and 1.4 respectively, whereas the difference in the mean gain of both group is 2.35 which is not in favor of experimental group where as the ' $t$ ' value of the same is 9.25 which is significant at 0.05 level. This reveals that weight training programme improves the Abdominal Strength significantly and presented graphically in Fig. 2.


As it is clearly seen from the Graph 4.10 that there is significant improvement in Abdominal Strength of Experimental group, which may be because of the training given to the subjects of Experimental group. Hence the Hypotheses $\mathrm{H}_{2}$ : "There will be significant improvement with regards to abdominal strength due to weight training exercise on men volleyball players" is positively accepted.

## 3. Comparison of Mean Gain in the Leg Strength between the Experimental Group and Control Group

It is seen from the Table that, in case of standing broad Jump test, the mean gain of the Experimental Group and Control Group is 7.05 and 1.55 respectively, whereas the difference in the mean gain of both group is 5.5 which is in favor of experimental group whereas the ' $t$ ' value of the same is 7.82 which is significant at 0.05 level. This reveals that weight training programme is improves the leg strength significantly and presented graphically in Fig 3.


As it is clearly seen from the Graph 3 that there is significant improvement in Leg Strength of Experimental group, which may be because of the training given to the subjects of Experimental group. Hence the hypothesesh ${ }_{3}$ : "There will be significant improvement with regards to leg strength due to weight training exercise on men volleyball players" is positively accepted.

## 4. Comparison of Mean Gain in the Skill performance of Volleyball players between Experimental and Control Group

It is seen from the table-3 that, in case of Russel-Lange Volleyball test, the mean gain of the Experimental Group and Control Group is 4.9 and 2.0 respectively, whereas the difference in the mean gain of both group is 2.9 which is in favor ofexperimental group whereas the' $t$ ' value of the same is 9.20 which is significant at 0.05 level. This reveals that weight training programme improves the skill performance of volleyball players significantly and presented graphically in Fig 4.


As it is clearly seen from the Graph 4.9 that there is significant improvement in Skill Performance of Experimental group, which may be because of the training given to the subjects of Experimental group. Hence the Hypotheses $\mathrm{H}_{4}$ : "There will be significant improvement with regards to skill performance due to weight training exercise on men volleyball players" is positively accepted.

## Findings

From the above analysis and interpretation of the data, the following findings are drawn-

- Weight Training programme contributed significantly for the promotion of shoulder Strength of men volleyball players.
- Weight Training programme contributed significantly for the promotion of Abdominal Strength of men volleyball players.
- Weight Training programme contributed significantly for the promotion of Leg Strength of men volleyball players.
- Weight Training programme contributed significantly for the promotion of Skill Performance of men volleyball players.


## Conclusions

While concluding, it may be stated that weight training exercises contributed positively towards the improvement on selected strength components of Shoulder Strength, Abdominal Strength and Leg Strength and Skill Performance of Volleyball players.

- The effect of weight training exercise showed significant improvement on Shoulder Strength of men volleyball players.
- The effect of weight training exercise showed significant improvement on Abdominal Strength of men volleyball players.
- The effect of weight training exercise showed significant improvement on Leg Strength of men volleyball players.
- The effect of weight training exercise showed significant improvement on Skill Performance of men volleyball players.


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# Dirichlet Averages and Fractional Derivatives of Integral Transforms 

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The Dirichlet average is an integral average of analytic functions such as $e^{x}$ and $x^{n}$ with respect to a complex measure $d \mu_{b}(u)$, where $b$ represents the set of parameters. The complex measure, in probability theory, is called a probability distribution and in analysis the Dirichlet measure. In this paper we have evaluated the Dirichlet measure of certain integral transforms and expressed them in terms of Fractional derivatives.

The general expression for the Dirichlet average is

$$
F(b, z)=\int_{E} f(u . z) d \mu_{b}(u)
$$

where, $E$ denotes the standard simplex, $f(z)$ is the analytic function and $u . z$ denotes the convex linear combination of $k$-tuple $\left(u_{1}, u_{2}, \ldots, u_{k}\right)$ and $\left(z_{1}, z_{2}, \ldots, z_{k}\right)$ expressed as
with the condition that

$$
\sum_{n=1}^{k} u_{k}=1
$$

For $\mathrm{k}=2, \mathrm{~b}=\left(\beta, \beta^{\prime}\right)$ and $\mathrm{z}=(\mathrm{x}, \mathrm{y})$ the single Dirichlet average of an analytic function is expressed as

$$
\begin{gathered}
u . z=\sum_{n=1}^{k} u_{n} z_{n} \\
F(\alpha, \beta: x, y)=\frac{\Gamma\left(\beta+\beta^{\prime}\right)}{\Gamma(\beta) \Gamma\left(\beta^{\prime}\right)} \int_{0}^{1} f[u x+(1-u) y] u^{\beta-1}(1-u)^{\beta^{\prime}-1} d u
\end{gathered}
$$

where, $d \mu b(u)$ has its meaning.
We have developed an interesting expression for the Dirichlet averages of the Fractional Integral Operator due to Saigo[13]. We have also pointed out the justification of the ReimannLiouville operators as its particular case.

## Dirichlet Averages of Fractional Operators :

This paper is devoted to extend the concept of Dirichlet averages of elementary functions xn, ex, etc. to the case of fractional integral operator including Saigo's operator, which is the generalization of Reimann-Liouville fractional operator. In first section we refer to the definitions of averages and in the subsequent sections we express the Dirichlet average of Reimann-Liouville fractional operator, Nishimoto's transformations and obtain the Dirichlet average of more general operators. As the Saigo's operator involves Gauss hyper geometric function in the nucleous, it possesses the manifold generality sufficient to justify the findings of this paper. In order to support the results of this paper we point out some special cases of Saigo's operator in terms of primary fractional differ integrals due to Reimann-Liouville.

### 1.1 Dirichlet Average

The term Dirichlet average is a broad term, however we present required basic definitions for ready reference. The Dirichlet average of a function $f(x)$ with respect to a complex measure over a
standard simplex E is defined as

$$
F(b, z)=\int_{E} f(u . z) d \mu_{b}(u)
$$

where, $\mathrm{b}=(\mathrm{b} 1, \ldots, \mathrm{bk})$ and $\mathrm{z}=(\mathrm{z} 1, \ldots, \mathrm{zk})$ and other symbols have usual meanings . For $\mathrm{k}=2$, $\mathrm{b} 1=\beta, \mathrm{b} 2=\beta$ ' and $\mathrm{zl}=\mathrm{x}, \mathrm{zk}=\mathrm{y}$, the single Dirichlet average (the designations single, double, ..etc. depends upon the number of parameters ) of $f$ over the line segment from 0 to 1 is expressed as

$$
F\left(\beta, \beta^{\prime} ; x, y\right)=\frac{\Gamma\left(\beta+\beta^{\prime}\right)}{\Gamma(\beta) \Gamma\left(\beta^{\prime}\right)} \int_{0}^{1} f[u x+(1-u) y] u^{\beta-1}(1-u)^{\beta^{\prime}-1} d u
$$

### 1.2 Saigo's Operator of Fractional Integration

The fractional calculus is a field of Mathematics that grows out of the traditional definitions of the classical calculus. The theory of fractional calculus supersedes the concepts of ordinary nth order operators. A detailed account of it can be found in Ross [12].

Saigo [13] described the fractional integral operator, of order $\operatorname{Re}(\alpha)>0$, involving Gauss' hyper geometric function as key function in the following fashion

$$
I_{o, z}^{\alpha, \beta, \eta} f(z)=\frac{z^{-\alpha-\beta}}{\Gamma(\alpha)} \int_{0}^{z}(z-\zeta)^{\alpha-1}{ }_{2} F_{1}\left(\alpha+\beta, \eta ; \alpha ; 1-\frac{\zeta}{z}\right) f(\zeta) d \zeta
$$

where $f(z)$ is an analytic function in a simply connected region of the z-plane.
As a special case, when $\beta=-\alpha$ the Saigo's operator reduces to the standard Reimann-Liouville operator of fractional integration

$$
\begin{equation*}
I_{o, z}^{\alpha,-\alpha, \eta} f(z)=D_{0, z}^{-\alpha} f(z)=R_{0, z}^{\alpha} f(z) \tag{1.4}
\end{equation*}
$$

where the right hand side has the following expression

$$
\begin{equation*}
D_{0, z}^{-\alpha} f(z)=R_{0, z}^{\alpha} f(z)=\frac{1}{\Gamma(\alpha)} \int_{0}^{z}(z-\zeta)^{\alpha-1} f(\zeta) d \zeta, \quad \operatorname{Re}(\alpha)>0 \tag{1.5}
\end{equation*}
$$

The fractional derivative of any arbitary order $\alpha$ is defined as

$$
\begin{equation*}
D_{0, z}^{\alpha} f(z)=R_{0, z}^{\alpha} f(z)=\frac{1}{\Gamma(\alpha)} \int_{0}^{z} \frac{f(\zeta)}{(z-\zeta)^{\alpha-1}} d \zeta, \quad \operatorname{Re}(\alpha)>0 \tag{1.6}
\end{equation*}
$$

It is interesting to record that the fractional integral operator can be obtained by mere replacement of $\alpha$ by $-\alpha$ in the above result.

### 1.2.1 Dirichlet Averages of Derivatives

A limited number of authors have contributed to this branch of applied Mathematics, thus there is tremendous scope to uncover the subject and to develop it over a wide spectrum of special functions and fractional calculus operators based upon them, which shall justify the topic of this
dissertation. Following Carlson [3], the Dirichlet averages of derivatives of the function $f$ are defined as

$$
\begin{equation*}
f(w)(b, D)=\int_{E} f(\infty)(w . L) d_{A}(w) \tag{1.7}
\end{equation*}
$$

which can be squeezed to the case, when $k=2$, to the following form

$$
\begin{equation*}
F^{(n)}\left(\beta, \beta^{\prime} ; x, y\right)=\frac{\Gamma\left(\beta+\beta^{\prime}\right)}{\Gamma(\beta) \Gamma\left(\beta^{\prime}\right)} \int_{0}^{1} f^{(n)}[u x+(1-u) y] u^{\beta-1}(1-u)^{\beta^{\prime}-1} d u \tag{1.8}
\end{equation*}
$$

### 1.3 Main Result

In this section we present the main result of single Dirichlet average of Saigo's operator (irrespective of the function on which it operates) in the form of a theorem followed by a special case consisting of the Reimann-Liouville operator as a strong support.

Theorem
Let $k=2, b=\left(a, a^{\prime}\right)$ be the averaging parameters with the condition $\operatorname{Re}(a)>0, \operatorname{Re}\left(a^{\prime}\right)>0$ and $\mathrm{Z}=(\mathrm{x}, \mathrm{y})$. Let the fractional integral operator due to Saigo is $I_{o, z}^{\alpha,-\alpha, \eta}$ for $\operatorname{Re}(\alpha)>0$ then the single Dirichlet average of the operator I is given by

$$
\mathbf{A}_{\eta}^{\alpha, \beta}\left(a, a^{\prime} ; x, y ; \zeta\right)=(x-y)^{-a-a^{\prime}+1} \frac{\Gamma\left(a+a^{\prime}\right)}{\Gamma\left(a^{\prime}\right)} D_{x-y}^{a^{\prime}}\left[v^{a-1} I_{o, v+y}^{\alpha, \beta, \eta} f(\zeta)\right]
$$

Here, 'A' denotes the single Dirichlet average of Saigo's operator and $D_{x-y}^{a^{\prime}}$ denotes the usual fractional derivative.

## Proof

The proof of this result is based upon series representation of Gauss' hypergeometric function 2 F 1 under usual conditions of convergence that guarantees the change of order of summation and integration in the steps to follow. With an appeal to the series representation, we express the Saigo's operator as follow:

$$
\begin{equation*}
I_{o, z}^{\alpha, \beta, \eta} f(z)=\sum_{n=0}^{\infty} \frac{z^{-\alpha-\beta-n}}{\Gamma(\alpha)} \int_{0}^{z}(z-\zeta)^{\alpha+n-1} \frac{(\alpha+\beta)_{n}(-\eta)_{n}}{(\alpha)_{n} n!} f(\zeta) d \zeta \tag{1.9}
\end{equation*}
$$

Plugging in the right hand side of the above equation in the formula for the single Dirichlet average of an analytic function defined at equation (1.2) and following the conventions stated with the theorem, we write the right hand side for a simple manipulation in the above equation leads to the following array:

$$
\begin{align*}
& \frac{\Gamma\left(a+a^{\prime}\right)}{\Gamma(a) \Gamma\left(a^{\prime}\right) \Gamma(\alpha)} \sum_{n=0}^{\infty} \int_{0}^{x-y}(x-y)^{-a-a^{\prime}+1} v^{a-1}(x-y-v)^{a^{\prime}-1} \\
& {\left[(v+y)^{-(\alpha+\beta)} \int_{0}^{v+y}(v+y-\zeta)^{\alpha+n-1} \frac{(\alpha+\beta)_{n}(-\eta)_{n}}{(\alpha)_{n} \cdot n!}\left(1-\frac{\zeta}{v+y}\right)^{n} f(\zeta) d \zeta\right] d v} \tag{1.12}
\end{align*}
$$

A call to the definition of Saigo's operator yields the following results

$$
\begin{equation*}
(x-y)^{-a-a^{\prime}+1} \frac{\Gamma\left(a+a^{\prime}\right)}{\Gamma(a) \Gamma\left(a^{\prime}\right)} \int_{0}^{x-y} v^{a-1}(x-y-\zeta)^{a^{\prime}-1}\left[I_{0, v+y}^{\alpha, \beta, \eta} f(\zeta)\right] d v \tag{1.13}
\end{equation*}
$$

which enjoys the definition of fractional derivative takes the entire discussion to the right hand side of the main result

$$
\begin{equation*}
(x-y)^{-a-a^{\prime}+1} \frac{\Gamma\left(a+a^{\prime}\right)}{\Gamma\left(a^{\prime}\right)} D_{x-y}^{a^{\prime}}\left[v^{a-1} I_{o, v+y}^{\alpha, \beta, \eta} f(\zeta)\right] \tag{1.14}
\end{equation*}
$$

## Special Case

It is delightful to put on record the special case of our result on single Dirichlet average of Saigo's operator for $\beta=-\alpha$ which is simple composition of fractional derivative and fractional integral of different orders. The result is as follows:

$$
\begin{equation*}
\mathrm{A}_{\eta}^{\alpha,-\alpha}\left(a, a^{\prime}, x, y, \zeta\right)=(x-y)^{-a-a^{\prime}+1} \frac{\Gamma\left(a+a^{\prime}\right)}{\Gamma\left(a^{\prime}\right)} D_{x-y}^{a^{\prime}}\left[v^{a-1} D_{o, v+y}^{\alpha} f^{\prime}(\zeta)\right] \tag{1.15}
\end{equation*}
$$

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# Analysis of the Opinionnaire on Multimedia Instruction in Graph Theory - (A Modern Branch of Mathematics) 

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#### Abstract

: The questionnaire survey is a frequently used polling method to gather opinion and attitude data from which generalizations may be abstracted. The term opinionnaire, as opposed to questionnaire, is used more aptly since it suggests an emphasis on feelings rather than facts.

The present study aims at analyzing the opinionnaire of Mathematics students regarding the use of Multimedia Instruction in Graph Theory - (A modern branch of Mathematics).


Keywords: Opinionnaire, Instruction, Graph Theory, Multimedia Package

## Introduction :

The increased use of computers and multimedia in education continues as technology and software improve. The use of computers and multimedia based instruction becomes more pronounced and necessary in the teaching of subjects like Mathematics - "The Queen of Sciences" which is often attributed to high level of difficulty in learning by the student community at large.

However, the rapid growth and implementation of computers and multimedia based instruction in learning settings will not guarantee participation and acceptance on the part of students. Awareness of student attitudes toward computers and multimedia based instruction is a critical criterion in the evaluation of multimedia courses and in the development of computers and multimedia based curricula in Mathematics. Attitudes toward computers and multimedia enhanced instruction are thought to influence not only the acceptance of this medium of instruction, but also future behaviors in the learning process.

The present study aims to assess student attitudes towards computers and multimedia based instruction by analyzing the data collected through an opinionnaire for Mathematics students who have received such instruction in the subject of Graph Theory which is a modern branch of Mathematics.

## About Graph Theory :

Graph theory is an important branch of modern Mathematics that is used throughout the physical, social and artificial sciences.

The past few decades have witnessed a spectacular growth of Graph Theory mainly due to its applications in discrete optimization problems and due to the advent of computers.

## Need and Rationale of the Study :

Across the past twenty years the use of computer technology and multimedia has fundamentally changed the practices and procedures of nearly all forms of endeavor within business and governance. Within education, computers and multimedia have begun to have their presence felt but their impact has not been as extensive as in other fields. Education is a very socially oriented activity and quality education has traditionally been associated with strong teachers having high degrees of personal contact with learners. The use of computers and multimedia in education lend themselves to more student - centered learning settings. With the world moving rapidly into digital
media and information, the role of computers and multimedia in education is becoming more and more important.

The relevance of the present study to educational technology and communication science is quite apparent. An assessment of student attitudes toward multimedia instruction by analyzing the data collected through an opinionnaire in the backdrop of computer based multimedia instruction may serve in assisting and planning of future mathematics study programs as also subsequent use of such multimedia kits in teaching, keeping the goal of student acceptability and motivation of such programs paramount.

## Aim of the Study :

The present study aims to assess student attitudes towards computers and multimedia based instruction by analyzing the data collected through an opinionnaire for Mathematics students who have received such instruction in the subject of Graph Theory (A modern branch of Mathematics) in the backdrop of Multimedia based Instruction received by them.
Methodology :
In this study, a group of 38 students comprising of S.Y.B.Sc. Mathematics class of a degree college affiliated to Mumbai University was chosen for the purpose of experimentation. Graph Theory constitutes two units in the syllabus of Mathematics Paper III (Computational Mathematics) at the Second Year of Bachelor of Science Degree course offered at Mumbai University for students opting for Mathematics at this level.

For the purpose of the study a Multimedia package on the first unit of Graph Theory was developed by the researcher using the ADDIE model. The package was validated by subject and technology experts before being used by the group.

Thereafter, the Multimedia package was demonstrated to the students and the same was made available to the students for studying Graph Theory in the computer laboratory of the college. The students were given four sessions of two and a half our each for this studying Graph Theory through the Multimedia package.

After all the sessions an opinionnaire to seek the opinion of the students regarding the Multimedia package on Graph Theory was given to the students to be filled up. There were 30 statements, some positive and some negative. The student's responses were coded using the five point Likert scale.

This scale was developed by Rensis Likert in 1932. It requires the individuals to make a decision on their level of agreement, generally on a five-point scale (i.e. Strongly Agree, Agree, Neither agree nor disagree, Disagree, Strongly Disagree) with a statement. The number beside each response becomes the value for that response and the total score is obtained by adding the values for each response.

The actual coding was as given under:

| Response | ode |
| :--- | :--- |
| Strongly Agree |  |
| Agree |  |
| Neither agree nor disagree |  |
| Disagree |  |
| Strongly Disagree |  |

## Student's response code

The above code was used for positive statements and the reverse for negative statements.

## Descriptive Statistics of opinionnaire score :

There were in all 30 questions in the opinionnaire with an average score of 3 . Hence a summated score of less than 90 indicates a negative opinion or disagreement of the statements while a summated score of more than 90 indicates a positive opinion and an agreement of the statements.

| Opinionnaire score | Number of students | Percentage of students |
| :--- | :---: | :---: |
| below 90 | 3 | 7.89 |
| 90 and above | 35 | 92.11 |

## Distribution table of summated opinionnaire score

From the above table we can see that only 3 out of a total of 38 students have less than 90 as their summated opinionnaire score. The minimum score was 73 and the maximum score was 128 . Thus 92.11 \% students had a positive opinion about the Multimedia package on Graph Theory.

| Sample size | Mean | Standard deviation |
| :---: | :--- | :---: |
| 12 | 119.2632 | 13.0481 |

## Descriptive Statistics of summated opinionnaire score

The mean score of the sample was 110.6667 . Since, $110.6667>90$, we conclude that the students had a very positive and healthy opinion about the Multimedia package on Graph Theory developed by the researcher.

## Conclusions:

We conclude that the students had a very positive and healthy opinion towards the Multimedia package on Graph Theory developed by the researcher. The results of the student opinionnaire proved that the Multimedia learning environment was an effective instructional method which could be used to enhance and increase student's interest in the subject of Graph Theory and engage them actively in the learning process.

## Suggestions:

Since the findings of the present study reveal positive outcomes of the effectiveness of Multimedia based Instruction in the subject of Graph Theory the following suggestions are made:

1. Computers and educational software should be integrated into mathematics curriculum.
2. New national mathematics curriculum and textbooks should be revised based on novelties in educational technologies and computer technologies.
3. Mathematics teachers should be trained to impart computer based education.
4. Further research should be conducted in different science subjects and languages to study the impact of Multimedia based instruction on students' attitude.

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## Honour Killing

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## Abstract :

An honour killing is the killing of a member of a family or social group by other members, due to the belief of the perpetrators that the victim has brought dishonor upon the family or community. Honour killings are directed mostly against women and girlsbut have been extended to men.

The perceived dishonor is normally the result of one of the following behaviors, or the suspicion of such behaviors; dressing in a manner unacceptable to the family or community, wanting to terminate or prevent an arranged marriage or desiring to marry by own choice, especially if it is to a member of a social group deemed inappropriate engaging in heterosexual acts outside marriage and engaging in homosexual acts.

The United Nations Population Fund (UNFPA) estimates that perhaps as many as 5,000 women and girls a year are killed by members of their own families. Many women's groups in the Middle East and Southwest Asia suspect the victims are at least four times more. The vast majority of honor killings take place in the Indian subcontinent.

## Honour Killings in history :

Mathew Goldstein has noted that honor killings were encouraged in ancient Rom, where male family members who did not take actions against the female adulterers intheir family were "actively persecuted".

## Definitions :

In the modern age, the term was first used by a Dutch scholar of Turkish society. Nauta sought a term that could be used in distinguishing honour killings from blood feuds.

Human Rights defines "honor killings" as follows:
Honor killings are acts of vengeance, usually death, committed by male family members against female family members, who are held to have brought dishonor upon the family. A woman can be targeted by (individuals within) her family for a variety of reasons, including: refusing to enter into an arranged marriage, being the victim of a sexual assault, seeking a divorce-even from an abusive husband-or (allegedly) committing adultery. The mere perception that a woman has behaved in a way that "dishonors" her family is sufficient to trigger an attack on her life.

The loose term "honour killing" applies to killing of both males and females in cultures that practice it. For example, during the year 2002 inPakistan, it is estimated that 245 women and 137 men were killed in the name of Karo-kari in Sindh.

There is some evidence that homosexuality can also be perceived as grounds for honor killing by relatives. In one case, a gay Jordanian man was shot and wounded by his brother, in another case a homosexual Turkish Student, Ahmed Yildi was shot outside a café and later died in hospital.

Men can also be the victims of honor killings by members of the family of a woman with whom they are perceived to have an inappropriate relationship. National Perspective

## India :

Honour killings have been reported innorthern regions of India mainly in theIndian States of

Uttarakhand, Punjab, Rajasthan, Haryana, Uttar Pradesh and Bihar as a result of people marrying without their family's acceptance and sometimes for marrying outside their cast orreligion. In contrast, honour killings are rare to non-existent in South India and the Western Indian States of Maharashtra and Gujarat. In some other parts ofIndia, notably West Bengal honor killings ceased about a century ago largely due to the activism and influence of reformists such as Vivekananda, Ramakrishna, Vidyasagar and Raja Ram Mohan Roy .

Among Rajputs, marriages with members of other castes can provoke the killing of the married couple and immediate family members. This form of honorkilling is attributed to Rajput culture and traditional views on the perceived "purity" of a lineage.

The State of Punjab has a large number of honor killings. According to adata compiled by the Punjab Police, 34 honor killings were reported in the State between 2008 and 2010-10 in 2008, 20 in 2009 and four in 2010.

Haryana and Uttarkhand are also notoriously known for incidents of honor killings. Bhagalpur in thenorthern Indian State of Bihar has also been notorious for honorkillings. Recent cases include a 16 year old girl, imrana, from Bhojpur who was set onfire inside her house in a case of what the police called "moral vigilantism". The victim had screamed for help for about 20 minutes before neighbors arrived, only to find her still smoldering. She was admitted to alocal hospital, where she later died of her injuries. In May 2008, Jayvirsingh Bhadodiya shot his daughter Vandana Bhadodiya and struck her on the head with an axe. In June 2010 some incidents were reported even from Delhi.

In a landmark judgment in March 2010, Karnal district court ordered the execution of the five perpetrators of an honor killing and imprisoning for life the Khap (local case-based council) head who ordered thekillings of Manloj Banwala(23) and $\operatorname{Babli(19)~a~man~and~woman~of~the~same~clan~who~}$ eloped and married in june 2007. Despite having been given police protection on court orders, they were kidnapped; their mutilated bodies were found a week later in an irrigation canal.

In 1990 the National Commission for Women set up a statutory body in order to address the issues of honor killings among some ethnic groups in North India. This body reviewed constitutional, legal and other provisions as well as challenges that women has to face. The NCW's activism has contributed significantly towards the reduction of honor killings in rural areas of North India. According to Pakistani activists Hina Jilaniand Eman M. Ahmed, Indian women are considerably better protected against honor killings by Indian law and government than Pakistani women, and they have suggested that governments of countries affected by honor killings use Indian law as a model in order to prevent honor killings in their respective societies.

In June 2010, scrutinizing the increasing number of honour killings, the Supreme Court of India issued notices to the Central Government and six states including Uttar Pradesh, Punjab, Haryana and Rajasthan to take preventive measures against honor killings.

Alarmed by the rise of honour killings, the Government planned to bring a bill in the Monsoon Session of Parliament July 2010[dated info] to provide for deterrent punishment for 'honour' killingsas a cultural practice.

Sharif Kanaana professor of anthropology at Birzeit University, says that honor killing is:
"A complicated issue that cuts deep into the history of Arab Society. What the men of the
family, clan or tribe seek control of a in a patrilineal society is reproductive power Women for the tribe were considered a factory for making male children. The honor killingis not a means to control sexual power of behavior. What is behind it is theissue of fertility or reproductive power."

## International Perspective :

In Pakistan honor killings are known locally as Karo-kari. An amnesty international report noted "the failure of the authorities to prevent these killings by investigating and punishing the perpetrators. Recent cases include that of three teenage girls who were buried alive after refusing arranged marriages. Another case was that of Taslim Khatoon solangi, 17, of Hajna Shah village in Khairpur district, which was widely reported after her father, 57 year old Gulsher solangi publicized the case. He alleged his eight months pregnant daughter was tortured and killed on March 7, on the orders of her father-in-law who accused her ofcarrying a child conceiieved out of wedlock. Statistically honor killings have a high level of support in Pakistan's rural society, despite widespread condemnation from human rights groups.

In 2002 alone over 382 people about 245 women and 137 men, became victims of honor killings in the Sindh province of Pakistan. Over the course of six years, more than 4000 women have died as victims of honor killings in Pakistan from 1999 to 2004. In 2005 the average annual number of honor killings for the whole nation was stated to be more than 10000 peryear. According to women's right advocates, the concepts of women as property, and of honor are so deeply entrenched in the social, political and economic fabric of Pakistan that the government mostly ignores the regular occurrences of women being killed and maimed by their families. Frequently women killed in honor killings are recorded as having committed suicide or died in accidents.

A conference held in May 2005 in Islamabad, Pakistan addressed whether Pakistani law, governments and international agencies were having any success in reducing honor killings in he country. They found that more case of honor killings are being reported rather than hidden, and more women are having the courage to come forward. But they found there was a severe lack of proper implementation of laws and assurances that men who commit honor killings are not given lighter sentences. The conference found fault with Pakistan'sZia laws that put women in an unfair disadvantage and inferior position, often at the mercy of men to prove heir innocence.

It isnoted by sociologists that honor killings do not necessarily have to do with religion, but rather the cultures in different regions. Savitri Goonesekere qualifies this claim, saying that Islamic leaders in Pakistan use religiousjustifications for sanctioning honor killings.

## Jordan:

Article 340 of the Penal codestates that he who discovers his wifeor one of his female relatives committing adultery and kills, wounds or injures one of them is exempted from any penalty. This has twice beenput forward for cancellation by the government, but was pertained by the lower house of the parliament, in 2003: a year in which at least seven honor killings took place Article 98 of the penal code is often cited alongside Article 340 in cases of honor killings. Article 98 stipulates that a reduced sentence is applied to a person who kills another person in act of fury.

Countries that allow men to kill female relatives $n$ flagrante deilcto (butwithout premeditation) include:Syria. Article 548 states that "He who catches his wife or one of his ascendants, descendants
or sister committing adultery(flagrante delicto)( or illegitimate sexual acts with another and he killed or injured one or both of them benefits from a reduced penalty, that should not be less than 2 years in prison in case of a killings.

Countries that allow husbands to kill only their wives in flagrante delicto (based upon the Napoleonic code) include: Morocco._Revisions to Morocco's criminal code in 2003 helpedto improve women's legal status by eliminating unequal sentencing in adultery cases. Article 418 of the penal code granted extenuating circumstances to a husband who kills, injures or beats his wife or her partner, when catching them in flagrante delicto while committing adultery, while this article has not been repealed the penalty for committing this crime is at least now the same for both genders. In two Latin American countries, similar laws were struck down over the past two decades, according to human rights lawyer Julie mertus in Brazil, until 1991 wife killings were considered to be noncriminal honor killings, in just one year, nearly eight hundredhusbands killed their wives. Similarly, in Colombia, until 1980 a husband legally could kill his wife for committing adultery.

Countries where honor killing is not legal but is known to occur includeTurkey. In turkey, persons found guilty of this crime are sentenced to life imprisonment. There are well documented cases, where Turkish courts have sentenced whole families tolife imprisonment for an honor killing. The most recent was in January 13, 2009, where a Turkish court sentenced five members of the same Kurdish family to life imprisonment for the honor killing of Naile Erdas, 16, who got pregnant as a result of rape.

## Egypt :

A number of studies on honor killings crimes by the Centre of Islamic and Middle Eastern Law, at the school of oriental and African studies in London, includes one which reports on Egypt's legal system, noting a gender bias in favour of men in general, and notably article 17 of the penal code,judicial discretion to allow reduced punishment in certain circumstance, often used in honor killings case.

## An Amnesty International Statement adds:

The regime of honor is unforgiving: women on whom suspicion has fallen are not given an opportunity to defend themselves and family members have no socially acceptable alternative but to remove the stain on their honor by attacking the woman. The lawyer and human rights activist Hina Jilani says "The right to life of women in Pakistan is conditional on their obeying social norms and traditions.

Night Taufeeq of the women's resource center shirkatgah (Lahore, Pakistan) says "It is an unholy alliance that works against women, the killers take pride in what they have done, the tribal leaders condone the act and protect the killers and the police connive the cover up.

July 2008 Turkish study by a team from Dicle University onhonor killings in the southeastern Anatolia region, the predominantly Kurdish area of turkey, has so far shown that little if any social stigma is attached to honor killing. It also comments that the practice s not related to a feudal social structure. There are also perpetrators who are well-educated university graduates. Of all those surveyed, 60 percent are either high school or university graduates or at the very least, literate.

According to the report of the United Nations, it was submitted to the $58^{\text {th }}$ session of the

United nations commission on Human rights in 2002 concerning cultural practices in the family that reflect violence against women.

The special report indicated that there had been contradictory decisions with regard to the defense of honour in Brazil, and that legislative provisions allowing for partial or complete defense in that context could be found in the penal codes of Argentina, Equator, Egypt, Guatemala, Iran, Israel, Jordan, Peru, Syria, Venezuela and the Palestinian National Authority.

## Support and Sanction :

Kremlin appointed Chechen President Ramzan Kadyrov said that honor killings were perpetrated on those who deserved to die. He said that those who are killed have "loose morals" and are rightfully shot by relatives in honor killings. He did not vilify omen alone but added that "If a women runs around and if a man runs around with her, both of them are killed.

In 2007, a amourNorwegian Supreme Court advocate stated that he wanted he punishment for the killing for 17 years in prison to be reduced to 15 years in the case of honor killings practiced in Norway. He stated that the Norwegian public did not understand other cultures who practiced honor killings, or understand their thinking and that Norwegian culture "is self-righteous".

In 2008, Israr Ullah Zehri, a Pakistani politician in Baluchistan, defended the honor killings of five women belonging to the Umrani tribe a relative of a local Umarani politician. Zehri defended the killings in parliament and asked his fellow legislators not to make a fuss about the incident. He said "These are centuries old traditions, and I will continueto defend them. Only those who indulge in immoral acts should be afraid."

Nilofar Bakhtiar, Minister for Tourism and Advisor to Pakistan Prime Minister on women affairs, who had struggled against the honor killing in Pakistan resigned in April 2007 after the clerics accused her of bringing shame to Pakistan by para-jumping with a male and hugging him after landing.

## Global Phenomenon Conclusion:

(1) Honor killing is a glbal phenomenon and not only limited to some part of world
(2) It is out of wrong concept or morality particularly I India
(3) Impact of custom is very deep
(4) Castism is one of main reason
(5) Acts, which are wrong in the opinion of such people are not only working but sin

## Suggestion:

(1) Awareness with respect to woman empowerment is essential
(2) Moral education in true sense is advisable
(3) Heavy punishment for wrong doers which will act as a deterrent
(4) Rescue homes for victims is essential
(5) Social workers/councilors should take this issues on war footing, in such prone areas

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# Oil Seed Trading at APMCs - A Study with Reference to Nanded District in Maharashtra 

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## Introduction:

There was no problem of agricultural marketing in ancient India as Indian villages were selfsufficient, self-dependent and self-contained isolated units. During the reign of the Mughals, the process of marketing was based on the individual efforts of peasants to the same extent as that of today. In the $13^{\text {th }}$ century, grain dealers of Northern India used to buy grain in the villages and sell it among the villagers, which they had purchased in the towns. During the regime of Aurangzeb, peasants, after keeping some quantity of grain for home consumption and seed, used to sell the rest.

Thus, the system of marketing prevalent in those times was not very different from that of obtaining in modern times. Marketing is the crux of all our agricultural problems as the distribution of commodities is as important as their production.

Agricultural Marketing plays an important role in accelerating the pace of economic development in addition to stimulating production and consumption. Its dynamic functions are of primary importance in both agricultural and economic development. As such marketing has been described as the most important multiplier of agricultural development.

Marketing is a complex subject. Marketing connotes a series of activities involved in moving goods from the point of production to the point of consumption. Agricultural marketing is the study of all the activities, agencies and policies involved in the procurement of farm inputs by the farmers and the movement of agricultural products from the farms to the consumers. Thus, Agricultural marketing system is a link between farm and non-farm sectors. All the groups of persons associated with agricultural marketing are interested in having an efficient marketing system. Therefore the study of the performance of APMCs is significant.

An efficient marketing system is an effective agent of change and an important means for raising the income levels of farmers and satisfaction of the consumers. The movement of goods from producers to consumers at the lowest possible cost, consistent with the provision of services desired by the consumers, may be termed as efficient marketing. An efficient marketing system for farm products ensures an increase in the farm production gets translated into an increase in the level of income and thereby stimulating the emergence of additional income. Consumers derive the greatest possible satisfaction when goods are available at the least possible cost. Therefore the study of the performance of APMCs is significant.

There has been a rapid increase in the marketable and marketed surplus of different agricultural commodities. This has been both on account of increase in agricultural production and also due to the increase in the marketed surplus-output ratio of commodities. The growth of marketable surplus of agricultural produce from 1950-2000 is shown in the following table No. 1.

Table No. 1
Growth of Marketed Surplus in India
(Million Tonnes)

| Particulars | $\mathbf{1 9 5 0 - 5 1}$ | $\mathbf{1 9 9 9 - 2 0 0 0}$ |
| :---: | :---: | :---: |
| Cereals | 11.5 | 116.5 |
| Pulses | 3.9 | 8.1 |
| Oilseeds | 3.8 | 17.3 |
| Milk | 8.5 | 44.8 |
| Fruits | $\&$ | 38.2 |

Source : Agricultural Marketing in India- S.S. Acharya
It can be observed from the above table that marketed surplus of cereals as increased from 11.5 mt . to 116.5 mt ., that of pulses increased form 3.9 mt . to 8.1 mt ., that of Oilseeds increased form 3.8 mt . to 17.3 mt , that of Milk increased form 8.5 mt . to 44.8 mt , that of Fruits \& Vegetables increased form 38.2 mt . to 118.6 mt .

## Objectives \& Limitations of the Study:

The objective of this paper is to study the financial performance APMCs it studies the performance on Revenue and Expenditure side as well as Assets \& Liabilities side.

The study is limited to a period of five years from 1999-2000 to 2003-04. It is a study of select samples APMCs in Nanded District of Maharashtra.

## Methodology:

The researcher has selected a sample of 5 APMCs namely, Nanded, Kandhar, Loha, Degloor, Mukhed. The study is based upon secondary data collected from annual reports of the APMCs. This is a study based upon financial analysis.

## Hypothesis:

The hypothesis of this study is that the financial performance of APMCs shows an uneven trend.

## Significance of the study:

Receipt \& Delivery of Oilseed Groundnut: The researcher has observed and analyzed the changes in the Receipt \& Delivery of Oilseed Groundnut by the sample APMCs under study. The results are shown in the following Table No.6.8.

Table No.6.8.

## Receipt \& Delivery of Oilseed Groundnut in Select APMCs in Nanded Dist.

(No of Figures in Quintals)

| Sr. | Particulars | YEARS |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No. | (APMCS) | 2000 | 2001 | Perc- entage Change | 2002 | Perc- <br> entage <br> Change | 2003 | Percentage Change | 2004 | $\begin{aligned} & \text { Perc- } \\ & \text { entage } \\ & \text { Change } \end{aligned}$ | Average |
| 1 | Nanded | 55414 | 5243 | -90.54 | 5606 | 6.92 | 11713 | 108.94 | 7228 | -38.29 | 17040.80 A |
| 2 | Loha | 7154 | 5577 | -22.04 | 1379 | -75.27 | 4487 | 225.38 | 1838 | -59.04 | 4087.00 в |
| 3 | Bhokar | 3000 | 1722 | -42.60 | 1353 | -21.43 | 1561 | 15.37 | 618 | -60.41 | 1650.80 C |
| 4 | Degloor | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | -100.00 | 0.00 | 0.00 | 0.00 |
| 5 | Kuntur | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

Source: Secondary Data, Annual report of APMCs.

## Graph No.6.8 : Receipt \& Delivery of Oilseed Groundnut



An analysis of the data presented in the above table shows following facts.

1. Nanded APMC: It can be observed that, the receipt \& delivery Oilseed Groundnut of these APMCs was 55414 q. in year 2000 which has ultimately risen to 7228 q. in year 2004. The average receipt and delivery of Oilseed Groundnut is recorded 17040.80 q . A fall in the receipt \& delivery of Oilseed Groundnut over previous year is recorded in the year 2004 (38.29\%), $2001(90.54 \%)$, where as a rise is recorded in the year $2002(6.92 \%), 2003(108.94 \%)$ over previous year. The annual movements are irregular the ultimate figure shows an increasing trend.
2. Loha APMC: It can be observed that, the receipt \& delivery Oilseed Groundnut of these APMCs was 7154 q. In year 2000 which has ultimately fallen to 1836 q. in year 2004. The average receipt and delivery of Oilseed Groundnut is recorded 4087.00 q . A fall in the receipt \& delivery of Oilseed Groundnut over previous year is recorded in the year 2001 (22.04\%), $2002(75.27 \%), 2004(59.04 \%)$, where as a rise is recorded in the year 2003 ( $225.38 \%$ ), over previous year. The annual movements are irregular the ultimate figure shows an decreasing trend.
3. Bohkar APMC : It can be observed that, the receipt \& delivery Oilseed Groundnut of this APMCs was 3000 q . in year 2000 which has ultimately fallen to 618 q . in year 2004. The average receipt and delivery of Oilseed Groundnut is recorded 1650.80 q . A fall in the receipt \& delivery of Oilseed Groundnut over previous year is recorded in the year 2001 (42.60\%), $2002(21.43 \%), 2004(60.41 \%)$, where as a rise is recorded in the year $2003(15.37 \%)$ over previous year. The annual movements are irregular the ultimate figure shows an decreasing trend.
4. Degloor APMC: there is no receipt and delivery of Oilseed Groundnut in this APMC during the period under study.
5. Kuntur APMC: there is no receipt and delivery of Oilseed Groundnut in this APMC during the period under study.

Thus It can be seen that the average receipt \& delivery of Oilseed Groundnut of Nanded APMC has been 17040.80 q. (A), that of Loha APMC has been 4087.00 q. (B), that of Bhokar APMC 1650.80 q . (C), The Nanded APMC is on the highest rank. A whereas the Bhokar APMC is
on the lowest rank C as regards receipt $\&$ delivery of Oilseed Groundnut. The movements are irregular.
6.2.9. Receipt \& Delivery of Oilseed Sunflowers: The researcher has observed and analyzed the changes in the Receipt \& Delivery of Oilseed Sunflowers by the sample APMCs under study. The results are shown in the following Table No.6.9.
Table No.6.9.
Receipt \& Delivery of Oilseed Sunflowers in Select APMCs in Nanded Dist.
(No of Figures in Quintals)

| Sr. | Particulars | YEA |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No. | (APMCS) | 2000 | 2001 | Perc- <br> Entage <br> Change | 2002 | Perc- <br> entage <br> Change | 2003 | Percentage Change | 2004 | Percentage Change | $\begin{aligned} & \text { Ave- } \\ & \text { rage } \end{aligned}$ |
| 1 | Nanded | 790 | 624 | -21.01 | 76 | -87.82 | 702 | 823.68 | 26 | -96.30 | 443.60 D |
| 2 | Loha | 1007 | 1941 | 92.75 | 1585 | -18.34 | 2612 | 64.79 | 2817 | 7.85 | 1992.40 A |
| 3 | Bhokar | 2398 | 2402 | 0.17 | 1480 | -38.38 | 335 | -77.36 | 1101 | 228.66 | 1543.20 B |
| 4 | Degloor | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 E |
| 5 | Kuntur | 0.00 | 200 | 0.00 | 1475 | 637.50 | 1000 | -32.20 | 3472 | 247.20 | 1229.40 C |

Source: Secondary Data, Annual report of APMCs.
Graph No.6.9
Receipt \& Delivery of Oilseed Sunflowers


An analysis of the data presented in the above table shows following facts.

1. Nanded APMC: It can be observed that, the receipt \& delivery Oilseed Sunflower of this APMCs was 790 q. in year 2000 which has ultimately fallen to 26 q. in year 2004. The average receipt and delivery of Oilseed Sunflower is recorded 443.60 q. A fall in the receipt \& delivery of Oilseed Sunflower over previous year is recorded in the year 2001 (21.01\%), 2002 ( $87.85 \%$ ) 2004 ( $96.30 \%$ ) where as a rise is recorded in the year 2003 ( $823.68 \%$ ), over previous year. The annual movements are irregular the altimate figure shows an decreasing trend.
2. Loha APMC: It can be observed that, the receipt \& delivery Oilseed Sunflower of this APMCs was 1007 q. in year 2000 which has ultimately risen to 2817 q. in year 2004. The average receipt and delivery of Oilseed Sunflower is recorded 1992.40 q. A fall in the receipt \& delivery of Oilseed Sunflower over previous year is recorded in the year 2002 ( $18.34 \%$ ), where as a rise is recorded in the year 2001 (92.72\%) 2003 ( $64.79 \%$ ), 2004 ( $7.85 \%$ ), over previous year. The annual movements are irregular the altimate figure shows an increasing trend.
3. Bhokar APMC: It can be observed that, the receipt \& delivery Oilseed Sunflower of these APMCs was 2398 q. in year 2000 which has ultimately fallen to 1101q. in year 2004. The average receipt and delivery of Oilseed Sunflower is recorded 1553.20 q. A fall in the receipt \& delivery of Oilseed Sunflower over previous year is recorded in the year $2002(-38.38 \%)$, $2003(-77.36 \%)$, where as a rise is recorded in the year $2001(0.17 \%) 2004(228.66 \%)$, over previous year. The annual movements are irregular the altimate figure shows an decreasing trend.
4. Degloor APMC: there is no receipt and delivery of Oilseed Sunflower in this APMC during the period under study.
5. Kuntur APMC: It can be observed that, the receipt \& delivery Oilseed Sunflower of this APMCs was 0 q. in year 2000 which has ultimately risen to 3472q. in year 2004. The average receipt and delivery of Oilseed Sunflower is recorded 1229.40 q. A fall in the receipt \& delivery of Oilseed Sunflower over previous year is recorded in the year 2003 ( $-32.20 \%$ ), where as a rise is recorded in the year 2002 ( $637.50 \%$ ) 2004 ( $247.20 \%$ ), over previous year. The annual movements are irregular the altimate figure shows an increasing trend.

Thus It can be seen that the average receipt \& delivery of Oilseed Sunflower of Nanded APMC has been 443.60 q. (D), that of Loha APMC has been 1992.40 q. (A), that of Bohkar APMC 1543.20 q. (B), that of Kuntur APMC 1229.40 q. (C), The Loha APMC is on the highest rank. A whereas the Nanded APMC is on the lowest rank D as regards receipt \& delivery of Oilseed Sunflower.
6.2.10. Receipt \& Delivery of Oilseed Soyabean: The researcher has observed and analyzed the changes in the Receipt \& Delivery of Oilseed Soyabean by the sample APMCs under study. The results are shown in the following Table No.6.10.
Table No.6.10

## Receipt \& Delivery of Oilseed Soyabean

(No of Figures in Quintals)

| Sr. | Particulars |  |  |  |  |  | EARS |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No. | (APMCS) | 2000 | 2001 | $\begin{gathered} \% \\ \text { Change } \end{gathered}$ | 2002 | \% Change | 2003 | $\begin{gathered} \hline \% \\ \text { Change } \end{gathered}$ | 2004 | $\begin{gathered} \% \\ \text { Change } \end{gathered}$ | Average |
| 1 | Nanded | 14105 | 33477 | 137.34 | 36840 | 10.05 | 175190 | 375.54 | 102752 | -41.35 | 72473 A |
| 2 | Loha | 1754 | 1090 | -37.86 | 3629 | 232.94 | 7000 | 92.89 | 21993 | 214.19 | 7093 B |
| 3 | Bhokar | 1061 | 519 | -51.08 | 361 | -30.44 | 634 | 75.62 | 705 | 11.20 | 656 D |
| 4 | Degloor | 725 | 390 | -46.21 | 415 | 6.41 | 630 | 51.81 | 405 | -35.71 | 513 E |
| 5 | Kuntur | 1035 | 800 | -22.71 | 3830 | 378.75 | 1125 | -70.63 | 24106 | 2042.76 | 6179 C |

Source : Secondary Data, Annual report of APMCs.

Graph No.6.10
Receipt \& Delivery of Oilseed Soyabean


An analysis of the data presented in the above table shows following facts.

1. Nanded APMC: It can be observed that, the receipt \& delivery Oilseed Soyabean of this APMCs was 14105 q. in year 2000 which has ultimately risen to 102752 q. in year 2004. The average receipt and delivery of Oilseed Soyabean is recorded 72473 q. A fall in the receipt \& delivery of Oilseed Soyabean over previous year is recorded in the year 2004 ( $41.35 \%$ ), where as a rise is recorded in the year 2001 (137.34\%), 2002 (10.05\%), 2003 ( $375.54 \%$ ) over previous year. The annual movements are irregular the ultimate figure shows an increasing trend.
2. Loha APMC: It can be observed that, the receipt \& delivery Oilseed Soyabean of this APMCs was 1754 q. in year 2000 which has ultimately increased to 21993 q. in year 2004. The average receipt and delivery of Oilseed Soyabean is recorded 7093.00 q. A fall in the receipt \& delivery of Oilseed Soyabean over previous year is recorded in the year 2001 ( $37.86 \%$ ), where as a rise is recorded in the year 2002 ( $232.94 \%$ ), 2003 ( $92.89 \%$ ), $2004(214.19 \%)$ over previous year. The annual movements are irregular the ultimate figure shows an increasing trend.
3. Bhokar APMC: It can be observed that, the receipt \& delivery Oilseed Soyabean of this APMCs was 1061q. in year 2000 which has ultimately risen to 705 q. in year 2004. The average receipt and delivery of Oilseed Soyabean is recorded 656 q. A fall in the receipt \& delivery of Oilseed Soyabean over previous year is recorded in the year 2001 (51.08\%), $2002(30.44 \%)$, where as a rise is recorded in the year 2003 ( $75.62 \%$ ), 2004 (11.20\%) over previous year. The annual movements are irregular the ultimate figure shows an decreasing trend.
4. Degloor APMC: It can be observed that, the receipt \& delivery Oilseed Soyabean of this APMCs was 725 q. in year 2000 which has ultimately fallen to 405 q. in year 2004. The average receipt and delivery of Oilseed Soyabean is recorded 513 q . A fall in the receipt \& delivery of Oilseed Soyabean over previous year is recorded in the year 2001 (46.21\%), $2004(35.71 \%)$, where as a rise is recorded in the year 2002 ( $6.41 \%$ ), 2003 ( $51.81 \%$ ) over previous year. The annual movements are irregular the ultimate figure shows an decreasing trend.
5. Kuntur APMC: It can be observed that, the receipt \& delivery Oilseed Soyabean of this APMCs was 1035 q. in year 2000 which has ultimately risen to 24106 q. in year 2004. The average receipt and delivery of Oilseed Soyabean is recorded 6179q. A fall in the
receipt \& delivery of Oilseed Soyabean over previous year is recorded in the year 2001 ( $22.71 \%$ ), 2003 ( $70.63 \%$ ), where as a rise is recorded in the year 2002 ( $378.75 \%$ ), 2004 ( $2042.76 \%$ ) over previous year. The annual movements are irregular the ultimate figure shows an increasing trend.

Thus It can be seen that the average receipt \& delivery of Oilseed Soyabean of Nanded APMC has been 72473 q. (A), that of Loha APMC has been 7093 q. (B), that of Bohkar APMC 656 q. (D), that of Degloor APMC 513 q. (E), That of Kuntur APMC 6179 q. (C). The Nanded APMC is on the highest rank. A whereas the Degloor APMC is on the lowest rank E as regards receipt \& delivery of Oilseed Soyabean. The movements are irregular.

## Conclusion:

Thus, it can be seen that, though the production and output of soyabean in Marathwada region of Maharashtra is high yet the trading on APMCs is very low as compared to the output.

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# Globalization and its Impact on Life Insurance Industry in India: Opportunities and Challenges. 

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## Introduction

A thriving insurance sector is of vital importance to every modern economy. Firstly because it encourages the habit of saving, secondly because it provides a safety net to rural and urban enterprises and productive individuals. This characteristic feature of their business makes insurance companies the biggest investors in long-gestation infrastructure development projects in all developed and aspiring .nations

## Life insurance market

The Life Insurance market in India is an underdeveloped market that was only tapped by the state owned LIC till the entry of private insurers. The penetration of life insurance products was 19 percent of the total 400 million of the insurable population. The state owned LIC sold insurance as a tax instrument, not as a product giving protection. Most customers were under- insured with no flexibility or transparency in the products. With the entry of the private insurers the rules of the game have changed.

Yet, nearly 80 per cent of Indian population is without life insurance cover while health insurance and non-life insurance continues to be below international standards. And this part of the population is also subject to weak social security and pension systems with hardly any old age income security. This it self is an indicator that growth potential for the insurance sector is immense.

A well-developed and evolved insurance sector is needed for economic development as it provides long term funds for infrastructure development and at the same time strengthens the risk taking ability. It is estimated that over the next ten years India would require investments of the order of one trillion US dollar. The Insurance sector, to some extent, can enable investments in infrastructure development to sustain economic growth of the country.

Impact of globalization on the Life Insurance sector in India
The present research paper make an attempt to evaluate the impact of globalization on Life insurance sector in India for last decade since 2001-10. The following table shows the impact of globalization on life insurance industry in India.

Total Performance of Life Insurance Sector

| Year | Rs. In Crores. |
| :--- | :--- |
| $2001-02$ | 50.09 |
| $2002-03$ | 55.75 |
| $2003-04$ | 66.65 |
| $2004-05$ | 82.86 |
| $2005-06$ | 105.87 |
| $2006-07$ | 156.07 |
| $2007-08$ | 201.35 |
| $2008-09$ | 221.79 |
| $2009-10$ | 265.45 |
| ISSN 0975-5020 |  |

Source Eco times and Maharashtra times dated $19^{\text {th }}$

| Year | Rs. In Croers. |
| :--- | :--- |
| $2001-02$ | 49.82 |
| $2002-03$ | 54.63 |
| $2003-04$ | 63.53 |
| $2004-05$ | 75.13 |
| $2005-06$ | 90.79 |
| $2006-07$ | 127.82 |
| $2007-08$ | 149.79 |
| $2008-09$ | 157.29 |
| $2009-10$ | 186.08 | Jan 2011

The life insurance industry shows tremendous expansion in the life insurance business which is depicted in the following diagram

The globalization has created positive impact on life insurance industry because there is sharp rise in insurance business from 50.09 crores to 265.45 croers during last ten years since 2001-10.

Impact of globalization on the Life Insurance Corporation of India

The LIC of India is the only public sector insurance company, had monopoly in Life insurance business before globalization. There was apprehension that with globalization entry of foreign, private insurance company will compete with LIC and it will take away the business from the LIC. However this hypothesis was proved to be wrong. The following table shows the performance of LIC in total life insurance business in India.



Performance of LIC

Source Eco times and Maharashtra times dated 19 ${ }^{\text {th }}$ Jan 2011
The LIC has emerged as the leader in the life insurance industry in India in spite of the global competition from renowned world insurance companies which had tie-up with Indian insurance companies and banks who entered in the insurance business. The following chart shows the performance of LIC in life insurance industry in India.

Impact of globalization on the Private insurance companies in Life insurance industries in India.

The privatization of life insurance industry in India was the outcome of globalization. The insurance industry became vibrant in India due to entry of world's 14 famous insurance companies like Prudential, standard life, sun life etc which formed collaboration with Indian insurance companies. The following table shows the performance of private insurance companies in life insurance industry in India.

Performance of private insurance companies

| Year | Rs. In Crores. |
| :--- | :--- |
| $2001-02$ | 0.27 |
| $2002-03$ | 1.12 |
| $2003-04$ | 3.12 |
| $2004-05$ | 7.73 |
| $2005-06$ | 15.08 |
| $2006-07$ | 28.25 |
| $2007-08$ | 51.56 |
| $2008-09$ | 64.5 |
| $2009-10$ | 79.37 |

Source Eco times and Maharashtra times dated $19^{\text {th }}$ Jan 2011
The entry of private insurance companies in Life sector has created competition in life insurance business. It has changed the face of life insurance concepts. Most of the life insurance product are not only provides the risk coverage but offers the growth opportunities for maximizing the wealth of the policy holders. As a result the private sector life insurance companies are gaining more and more business on one hand and creating challenges before the public sector insurance company like LIC. The following chart explain the performance of private insurance companies.

The presence of the private life insurance companies was very negligible in year 2001-02 with 0.27 crores of total business which has increased up to 79.37 crores in 2009-10 the rise was 80 times during this decade, and these companies has been emerging as the business leaders in certain niche market like health insurance, pension funds etc.

## Opportunites

- A state monopoly has little incentive to innovative or offers a wide range of products. It can be seen by a lack of certain products from LIC's portfolio and lack of extensive risk categorization in several GIC products such as health insurance. More competition in this business will spur firms to offer several new products and more complex and extensive risk categorization.
- It would also result in better customer services and help improve the variety and price of insurance products.
- The entry of new players would speed up the spread of both life and general insurance. Spread of insurance will be measured in terms of insurance penetration and measure of density.
- With the entry of private players, it is expected that insurance business roughly 400 billion rupees per year now, more than 20 per cent per year even leaving aside the relatively under developed sectors of health insurance, pen More importantly, it will also ensure a great mobilization of funds that can be utilized for purpose of infrastructure development that was a factor considered for globalization of insurance.
- More importantly, it will also ensure a great mobilization of funds that can be utilized for purpose of infrastructure development that was a factor considered for globalization of insurance.
- With allowing of holding of equity shares by foreign company either itself or through its subsidiary company or nominee not exceeding $26 \%$ of paid up capital of Indian partners will be operated resulting into supplementing domestic savings and increasing economic progress of nation. Agreements of various ventures have already been made to be discussed later on in this paper.
- It has been estimated that insurance sector growth more than 3 times the growth of economy in India. So business or domestic firms will attempt to invest in insurance sector. Moreover, growth of
insurance business in India is 13 times the growth insurance in developed countries. So it is natural, that foreign companies would be fostering a very strong desire to invest something in Indian insurance business.
- Most important not the least tremendous employment opportunities will be created in the field of insurance burning problem of the present day today issues.



## Challenges which is before the industry

New age companies have started their business as discussed earlier. Some of these companies have been able to float 3 or 4 products only and some have targeted to achieve the level of 8 or 10 products. At present, these companies are not in a position to pose any challenge to LIC and all other four companies operating in general insurance sector, but if we see the quality and standards of the products which they issued, they can certainly be a challenge in future. Because the challenge in the entire environment caused by globalization and liberalization the industry is facing the following challenges.

- The existing insurer, LIC and GIC, have created a large group of dissatisfied customers due to the poor quality of service. Hence there will be shift of large number of customers from LIC and GIC to the private insurers.
- LIC may face problem of surrender of a large number of policies, as new insurers will woo them by offer of innovative products at lower prices.
- The corporate clients under group schemes and salary savings schemes may shift their loyalty from LIC to the private insurers.
- There is a likelihood of exit of young dynamic managers from LIC to the private insurer, as they will get higher package of remuneration.
- LIC has overstaffing and with the introduction of full computerization, a large number of the employees will be surplus. However they cannot be retrenched. Hence the operating costs of LIC will not be reduced. This will be a disadvantage in the competitive market, as the new insurers will operate with lean office and high technology to reduce the operating costs.
- GIC and its four subsidiary companies are going to face more challenges, because their management expenses are very high due to surplus staff. They can't reduce their number due to service rules.
- Management of claims will put strain on the financial resources, GIC and its subsidiaries since it is not up the mark.
- LIC has more than to 60 products and GLC has more than 180 products in their kitty, which are outdated in the present context as they are not suitable to the changing needs of the customers. Not only that they are not competent enough to compete with the new products offered by foreign companies in the market.
- Reaching the consumer expectations on par with foreign companies such as better yield and much improved quality of service particularly in the area of settlement of claims, issue of new policies, transfer of the policies and revival of policies in the liberalized market is very difficult to LIC and GIC.
- Intense competition from new insurers in winning the consumers by multi-distribution channels, which will include agents, brokers, corporate intermediaries, bank branches, affinity groups and direct marketing through telesales and interest.
- The market very soon will be flooded by a large number of products by fairly large number of insurers operating in the Indian market. Even with limited range of products offered by LIC and GIC, the consumers are confused in the market. Their confusion will further increase in the face for large number of products in the market. The existing level of awareness of the consumers for insurance products is very low. It is so because only $62 \%$ of the Indian population is literate and less than $10 \%$ educated. Even the educated consumers are ignorant about the various products of the insurance.
- The insurers will have to face an acute problem of the redress of the consumers, grievances for deficiency in products and services.
- Increasing awareness will bring number of legal cases filled by the consumers against insurers is likely to increase substantially in future.
- Major challenges in canalizing the growth of insurance sector are product innovation, distribution network, investment management, customer service and education.


## Essentials to meet the challenges

- Indian insurance industry needs the following to meet the global challenges
- Understanding the customer better will enable insurance companies to design appropriate products, determine price correctly and increase profitability.
- Selection of right type of distribution channel mix along with prudent and efficient FOS [Fleet On Street] management.
- An efficient CRM system, which would eventually create sustainable competitive advantages and build a long-lasting relationship
- Insurers must follow best investment practices and must have a strong asset management company to maximize returns.
- Insurers should increase the customer base in semi urban and rural areas, which offer a huge potential.
- Promoting health insurance and using e-broking to increase the business.


## Conclusion

Thus, in the last on basis of above the discussion we can conclude that need for private sector entry is justifiable on the basis of enhancing the efficiency of operation, achieving greater density and insurance coverage in the country and for greater mobilization of long-term savings for long gestation infrastructure projects. In the wake of such competition it is essential for the government monopolies (LIC and GIC) that they quickly up grade their technology, restructure themselves on more efficient lines and operate as broad run enterprise. New players should not be treated as rivalries to government
companies, but they can supplement in achieving the objective of growth of insurance business in India.

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# Effects of Aerobic Physical Exercise on Selected Cardio-Respiratory Function among Young Adults 

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#### Abstract

: The aim of the study was to examine the effects of aerobic Physical Exercise on selected cardio respiratory function among young adults. 20 young adults were selected for the study of which 10 were experimental \& 10 control group. The applied aerobic physical exercise was planned for four weeks. Pulse rate and respiratory rate, were taken of young adults mean scores and Standard Deviation were taken \& paid t- test were applied. A significant effects aerobic physical exercise on respiratory rate $(\mathrm{t}=7.14, \mathrm{p}<0.05)$ was found, However no significant effects on pulse rate ( $\mathrm{t}=1.77, \mathrm{p}<0.05$ ) was found. According to the result, we can conclude aerobic physical exercise programme is beneficial to improve respiratory breathing. The study provides a platform for further research in the field of physical education.


## Introduction

Sedentary life style is a seriously growing health problem. Epidemiological study has shown that sedentary life style will contribute to the early onset and progression of life style disease such as cardiovascular disease, hypertension, diabetes and obesity (Hulens Met.al. 2002). Healthy body is necessary for increasing the working capacity and maintaining physical fitness of any individual to perform his daily tasks vigorously and alertly, with left over energy to enjoy leisure time activities. The cardio respiratory system consists of the cardio vascular system together with respiratory system. In short, the cardio respiratory system is responsible for the uptake of oxygen from the air we breathe, for the transport of oxygen around the body, and for the removal of waste products from muscles and other organs that is called as cardio respiratory faction.

Physical exercise increase is currently under study as a possible prevention strategy for diabetes, obesity, blood pressure and cardiovascular disease (Dubbert P.M, 2002), either alone or in combination with dietary changes. The level of physical exercises needed to alter chronic disease patterns is currently the subject of debates. The Healthy People 2010 goals include increasing the number of people that are moderately physically active (e.g., walking \& Jogging) five or more times per week for 30 minutes per day (USDHHS healthy people 2010). These general population goals are reasonable and have been related to cardiovascular fitness, but they may not be intensive enough to reduce obesity-related health problems and to ultimately affect life style disease risks; therefore, more rigorous goals have been proposed and used in recent studies [Irwin et. Al. 2003, Mc Tiernal A et. al.1999].

The primary objective of the study was to examine the effects of physical exercise on cardio respiratory function with respect to heart rate and respiratory rate among young adults.

## Materials and Methods

Two groups was targeted, experimental group \& control group 10 young adults considered as experimental group \& 10 young adults other considered as control group. Training only was given to experimental group.

## Parameters measurements

Pulse rate of each subject was recorded before \& after training. Pulse rate was recorded by the palpation at redial artery per minute. The score was express in number of pulse rate per minute. The Respiratory rate of each subject was recorded before \& after training. The tester was then record rate of respiration in units per minute by carefully watching the movements of the subjects abdominal. Total number of respiratory movement per minute was finally recorded.

## Training schedule

The Physical Exercises program has 3 variables, they are as follows:
> Frequency - Aerobics exercise 6 days a week.
$>$ Intensity of training - 64/70-94\% of maximum heart rate (HR max).
$>$ Duration of training - Continuous or intermittent aerobic activity for 30-60 minutes. Duration is dependent on the intensity of the activity; thus, lower-intensity activity should train at least 60 minutes.

Application to sedentary students; - Exercise that use large muscle groups that can be maintained continuously and are aerobic in nature. These exercise include walking, running jogging, dancing, stair climbing, jumping row and cross country.
> The HR max can be determined by the following:

$$
\mathrm{HR} \max =220-\mathrm{Ag}
$$

$>$ The exercise session should consist the following procedure: Warm-up period was be approximately 10 minutes. This should combine Calisthenics-type stretching exercises and progressive aerobic activity that should increase the heart rate.

## $>$ Endurance Training (30-60 minutes): A cool down period of 5-10 Minutes

## Statistical Analysis;--

To analyze the data mean, S.D. and t-test was utilized. The level of significant set up at 0.5 level of confidence.

## Results

All subjects were tested for Pulse rate, and Respiratory rate. The collected data were analyzed by $\mathrm{t}-$ ratio with the level of significance was set at 0.05 .
The mean standard deviation and $t$ value analyzed each dependent variable separately.
Table 1 statistical analysis of heart rate Pre and Post test for experimental Group

| Variable | Test | Number | Means | S.Ds. | t-ratio |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Pulse Rate | Pre Test | 10 | 72.3 | 3.69 | $2.60^{*}$ |
|  | Post Test | 10 | 68.5 | 2.80 |  |

*Significant
Table-1 shows that statistical significant effects of mean scores, standard Deviation and t-ratio of pulse rate of pre and post test of experimental groups.

With regards to Pulse Rate of Pre and post Test of pulse rate of experimental groups, they have obtained the mean values of 72.3 and 68.5 respectively. Which are given in Table-1 reveals that significant effects of aerobic exercise was found out in ( $\mathrm{t}=2.60, \mathrm{p}<.05$ ) pulse rate of experimental groups.
Table-2 statistical analysis to respiratory rate in pre and the post test of experimental groups.

| Variable | Test | Number | Means | S.Ds. | t-ratio |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Respiratory <br> rate | Pre Test | 10 | 18.07 | 0.93 | $2.56^{*}$ |
|  | Post Test | 10 | 17.12 | 0.69 |  |

* =Significant

As per Table 2 shows that statistical significant difference of mean scores, standard Deviation and $t$-ratio of pre and post test of respiratory rate of experimental groups.

With regards to respiratory rate of experimental group, they have obtained the mean values 18.07 and 17.12 respectively. Which are given in Table 2 reveals that significant effects of aerobic physical exercise was found out in $(\mathrm{t}=2.56, \mathrm{p}<.05)$ on respiratory rate of experimental group.

Table-3, Statistical analysis to pulse rate in pre and the post test of control groups.

| Variable | Test | Number | Means | S.Ds. | t-ratio |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Pulse Rate | Pre Test | 10 | 69.1 | 4.81 | 0.18 NS |
|  | Post Test | 10 | 68.7 | 4.86 |  |

## NS = Not Significant

As per Table-3shows that statistical significant difference of mean scores, standard Deviation and $t$-ratio of pre and post test of pulse rate of control groups.

With regards to Pulse Rate of control groups, they have obtained the mean values of 69.1 and 68.7 respectively. Which are given in Table-3 reveals that no significant difference was found out in ( $\mathrm{t}=0.18$ ) pulse rate of control groups.
Table-4, Statistical analysis to respiratory rate in pre and the post test of control groups.

| Variable | Test | Number | Means | S.Ds. | t-ratio |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Respiratory rate | Pre Test | 10 | 17.27 | 1.2 | 0.18 NS |
|  | Post Test | 10 | 17.17 | 1.21 |  |

NS = Not Significant
As per Table-4 shows that statistical significant difference of mean scores, standard Deviation and $t$-ratio of respiratory rate of pre and post test of control groups.

With regards to respiratory rate of Pre and Post Test of control group, they have obtained the mean values 17.27 and 17.17 respectively. Which are given in Table- 4 reveals that no significant difference was found out in ( $\mathrm{t}=0.18$ ) of physiological variable with respect to respiratory rate of control group.

## Discussion

The results of present study showed that cardio respiratory function with respect to was better after training of physical exercise.

It is found that there was significant decrease respiratory rate after aerobic physical exercise. The result shows similarities of sinku (2012) Jyoti (2010), they found significant decrease respiratory rate in a six weeks endurance training period. If respiratory rate is less in the sedentary students the will avoid access load on heart and decrease fatigue. Depending on the aerobic physical exercise, significant increase vital capacity after health related fitness program, if the capacity of the player is high then more amount of oxygen could be inhaled and maximum of CO2 could be exhaled out.

This will thus purity the blood and thus give more energy to the sedentary students and more is the capacity of the sedentary students to hold breath in itself will certainly increase the cardio vascular efficiency of the students. (Culos - Reed S. et. al. 2006).

Finally, aerobic physical exercise have an important role for sedentary students to feel themselves better.

## Conclusions

It is found that the health related fitness program in the physical exercise have beneficial
effects in on the improvement of respiratory rate of sedentary students, besides this, it may be also concluded that the result the present study indicate that trainees get experience in their occupation, be happier and this is important to improve their knowledge owing to communicating mutually. In this perceptive, physical fitness make education more active and effective in physical education colleges that educate students in movement basis.

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# Effect of Spent Wash on Black Soil in Shirala Tahsil, Dist. Sangli, M.S., India 

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#### Abstract

: Analysis of soil quality from Shirala area of Sangli District. Black soil samples are collected from field for obtaining the information about soil quality, evaluation of fertilizer status, indigogenous soil fertility. To understand fertility of soil, it is necessary to carry out analysis. The spent wash is used to improve the fertility of soil. The present study revealed the comparison between the initial fertility of soil and fertility of soil after using the spent wash. It shows that there is improvement in soil fertility after using spent wash. The improved contents are PH, Electrical Conductivity, Nitrogen, Phosphorus, Sulpher, Potassium, Calcium, Magnesium, and Organic Carbon. Some micronutrients are also increased such as Iron, Manganese, Zinc, Copper, Chlorides.


Keywords: Soil, fertility, micronutrients.

## Introduction:

Today soil analysis is important due to the fast development of industrial area. Because industrial effluents are normally considered as toxicants due to the presence of organic and inorganic compound acids, alkaline and suspended solids. Such industrial effluents destroyed the organism in soils as well as living organism disturb fragily ecosystem during disposal earlier literature on physicochemical analysis of alcohol industry effluents should pH chlorides, potassium, sodium, sulphates, nitrates and phosphorous are seen in significant amount. The present study deals with the effect of effluent from alcohol industry on land application for sugar cane, maize, wheat, rise, ground nut, soya bin will increased after giving the spent wash to the land are observed and maintained into this project.

## Methods of Analysis:

1) Collection of the Sample : Sample is collected as per the recommended procedure.
2) Required Chemicals: All of the chemicals are prepared as per the recommended procedure. All of the chemicals are used AR grade.
3) Instruments:
a) PH meters- Model EQ-610
b) Conductivity Meter- Model EG-660
c) Double Beam Atomic Absorption Spectrophotometer-Model-Elico-SL- 194
d) UV/ Vis. Spectrophotometer- Model-Elico-SL-159
f) Flame photometer-Model- Elico-CL-378

## Analyzed Results:

The samples are collected as per the recommended procedure and original sample taken from analysis the results are found these results are as given below,

Table 1

| Sr.No | Parameter | Unit | Observed value | Limit |
| :--- | :--- | :--- | :--- | :--- |
| 1. | pH |  | 7.44 | $6.5-8.5$ |
| 2 | E-Conductivity | $\mathrm{Mmhos} / \mathrm{cm}$ | .16 | $<4.0$ |
| 3. | Nitrogen | $\mathrm{Kg} / \mathrm{ha}$ | 55.71 | $100-200$ |
| 4. | Phosphorous | $\mathrm{Kg} / \mathrm{ha}$ | 22.82 | $30-40$ |
| 5. | Potassium | $\mathrm{Kg} / \mathrm{h}$ | 235 | $110-280$ |
| 6. | Sulphur | $\mathrm{Kg} / \mathrm{ha}$ | 175 | $114-1823$ |
| 7. | Calcium | $\%$ | 0.94 | $0.1-3.2$ |
| 8. | Magnesium | $\%$ | 0.10 | $0.1-0.3$ |


| 9 | Organic Carbon | $\%$ | 0.72 | $>0.50$ |
| :--- | :--- | :--- | :--- | :--- |
| 10 | Iron | ppm | 2.36 | $2.5-4.5$ |
| 11 | Manganese | ppm | 0.30 | $1.0-2.0$ |
| 12 | Zinc | ppm | 0.46 | $0.5-1.2$ |
| 13 | Copper | Ppm | 0.35 | $0.3-0.5$ |
| 14 | Chloride | ppm | 152 | $141-425$ |

The selected soil sample taken and spent wash was sprayed on it and then after 6 Months sample dried and given analyzed the following results are found

Table 2

| Sr.No | Parameter | Unit | Sprayed Observed value | Limit |
| :--- | :--- | :--- | :--- | :--- |
| 1. | pH |  | 7.45 | $6.5-8.5$ |
| 2 | E-Conductivity | $\mathrm{Mmhos} / \mathrm{cm}$ | 1.144 | $<4.0$ |
| 3. | Nitrogen | $\mathrm{Kg} / \mathrm{ha}$ | 59.25 | $100-200$ |
| 4. | Phosphorous | $\mathrm{Kg} / \mathrm{ha}$ | 27.43 | $30-40$ |
| 5. | Potassium | $\mathrm{Kg} / \mathrm{h}$ | 246 | $110-280$ |
| 6. | Sulphur | $\mathrm{Kg} / \mathrm{ha}$ | 181 | $114-1823$ |
| 7. | Calcium | $\%$ | 1.026 | $0.1-3.2$ |
| 8. | Magnesium | $\%$ | 0.29 | $0.1-0.3$ |
| 9 | Organic Carbon | $\%$ | 0.76 | $>0.50$ |
| 10 | Irra | ppm | 2.51 | $2.5-4.5$ |
| 11 | Manganese | ppm | 0.37 | $1.0-2.0$ |
| 12 | Zinc | ppm | 0.59 | $0.5-1.2$ |
| 13 | Copper | ppm | 0.43 | $0.3-0.5$ |
| 14 | Chloride | ppm | 174 | $141-425$ |
|  |  |  |  |  |

The results of original sample table 1 and results of sprayed sample table 2 and standard value results all of these results are compared as given below

Table 3

| Sr.No | Parameter | Unit | Observed <br> value | Sprayed Observed <br> value | Limit |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 1. | pH |  | 7.44 | 7.45 | $6.5-8.5$ |
| 2 | E-Conductivity | $\mathrm{Mmhos} / \mathrm{cm}$ | 0.16 | 1.144 | $<4.0$ |
| 3. | Nitrogen | $\mathrm{Kg} / \mathrm{ha}$ | 55.71 | 59.25 | $100-200$ |
| 4. | Phosphorous | $\mathrm{Kg} / \mathrm{ha}$ | 22.82 | 27.43 | $30-40$ |
| 5. | Potassium | $\mathrm{Kg} / \mathrm{h}$ | 235 | 246 | $110-280$ |
| 6. | Sulphur | $\mathrm{Kg} / \mathrm{ha}$ | 175 | 181 | $114-1823$ |
| 7. | Calcium | $\%$ | 0.94 | 1.026 | $0.1-3.2$ |
| 8. | Magnesium | $\%$ | 0.10 | 0.29 | $0.1-0.3$ |
| 9 | Organic Carbon | $\%$ | 0.72 | 0.76 | $>0.50$ |
| 10 | Iron | ppm | 2.36 | 2.51 | $2.5-4.5$ |
| 11 | Manganese | ppm | 0.30 | 0.37 | $1.0-2.0$ |
| 12 | Zinc | ppm | 0.46 | 0.59 | $0.5-1.2$ |
| 13 | Copper | ppm | 0.35 | 0.43 | $0.3-0.5$ |
| 14 | Chloride | ppm | 152 | 174 | $141-425$ |

Sprayed sample results comparing the results of original sample as well as standard limit value. In these results some difference is observed in these values. These difference is maintained in table no. 4 .

Table no. 4.

| Sr.No | Parameter | Unit | Increasing value | Limit |
| :--- | :--- | :--- | :--- | :--- |
| 1. | pH |  | 0.01 | $6.5-8.5$ |
| 2 | E-Conductivity | $\mathrm{Mmhos} / \mathrm{cm}$ | 0.984 | $<4.0$ |
| 3. | Nitrogen | $\mathrm{Kg} / \mathrm{ha}$ | 3.54 | $100-200$ |
| 4. | Phosphorous | $\mathrm{Kg} / \mathrm{ha}$ | 4.61 | $30-40$ |
| 5. | Potassium | $\mathrm{Kg} / \mathrm{h}$ | 11 | $110-280$ |
| 6. | Sulphur | $\mathrm{Kg} / \mathrm{ha}$ | 6 | $114-1823$ |
| 7. | Calcium | $\%$ | 0.086 | $0.1-3.2$ |
| 8. | Magnesium | $\%$ | 0.19 | $0.1-0.3$ |
| 9 | Organic Carbon | $\%$ | 0.04 | $>0.50$ |
| 10 | Iron | ppm | 0.15 | $2.5-4.5$ |
| 11 | Manganese | ppm | 0.07 | $1.0-2.0$ |
| 12 | Zinc | ppm | 0.13 | $0.5-1.2$ |
| 13 | Copper | ppm | 0.08 | $0.3-0.5$ |
| 14 | Chloride | ppm | 22 | $141-425$ |

## Conclusion:

Initially all parameters of soil sample are analyzed. These observed parameters and its value are pH , electrical conductivity, nitrogen, phosphorous, potassium, sulpher.7.44, 0.16,55.71, 22.82, 235, $175 \mathrm{~kg} / \mathrm{ha}$ and calcium, magnesium, organic carbon. $0.94,0.10,0.72 \%$ as well as microelements are saw iron, manganese, zinc, copper, chloride its value $2.36,0.30,0.46,0.35,152 \mathrm{ppm}$ (table no.1)

Then spent wash was sprayed on the soil and after six month sample analyzed all of these parameter values are pH , econductivity , nitrogen, phosphorous, potassium, sulphur, 7.45, 1.44, 59.25, $27.43,246,181 \mathrm{~kg} / \mathrm{ha}$ and calcium, magnesium, organic carbon $-1.026,0.29,0.76 \%$ as well as microelements are analyzed iron, manganese, zinc, copper, chloride the value was found 2.51,0.37,0.59, $0.43,174 \mathrm{ppm}$. (table no.2)

If we are compare the initial original, sample value and after spraying spent wash value some difference was observed.(table no. 3) All of these value have less than that of standard limiting value. In table no. 4 total growth of content analyzed it.

After observing parameters of these value the pH of soil increases $(0.07)$, E.conductivity increases $(0.67 \mathrm{mmhos} / \mathrm{cm}$ ) potassium, sulfur, calcium values increases $21,9 \mathrm{~kg} / \mathrm{ha} 0.32 \%$ organic carbon increases $0.14 \%$ but nitrogen and phosphorous magnesium values decreases $(-4.42 \mathrm{~kg} / \mathrm{ha},-4.01$ $\mathrm{kg} / \mathrm{ha}$ )

The microelements was analyzed iron, manganese, zinc, copper, chloride content of these elements was increased $0.09,0.07,0.08,0.05,27 \mathrm{ppm}$.

The increasing values were compared with STD limiting value. Then it observed analyzed values vary low than that of limiting value some are near about this values, but initial before spraying spent wash value are very low after some amount increases means improve quality of soil.

But some values of elements are decreases. Decreased value compared with STD limiting value. Initial original analyzed sample value all ready less than limiting value and spent wash sprayed sample again value decreases than that of the original sample value this effect was observed on the soil. But chlorides increases larger quantity but less than limiting value.

Again one of the most important things is color of the soil red but after spraying wash on them color change slight blackish and generally red soil particles are loosely bind with each other but after spraying the spent wash binding capacity soil increases.

The same amount of elements have increases and some elements amount decreases, therefore mixed effect was observed on the plant growth means slight production increases especially
sugarcane, maize, rise, soya bin, sunflower etc.

## Black Soil:

All of these above observation conclusion is made initial sample value(before spraying spent wash) we less than that of standard limiting value, and after spraying spent wash on sample the value was found to be higher than that of initial value but less than the limiting standard value pH 0.01 ,econductivity $0.984 \mathrm{mmhos} / \mathrm{cm}$. Nitrogen, phosphorous, potassium, sulfur $3.54,4.61,11.0,6.0 \mathrm{~kg} / \mathrm{ha}$. calcium, magnesium, organic carbon $-0.086,0.19,0.04 \%$ and micro elements iron, manganese, zinc, copper ,chloride- $0.15,0.07,0.13,0.08,22 \mathrm{ppm}$ this much amount of growth observed in all of the parameter.

Again one of the most important thing is color of the soil is black but after spraying spent wash. Initially soil partical's is bind loosely then after it binds tightly all of the parameters increase due this reason crap yield increases. Generally in this area soya bean, sugarcane, rise, sunflower, maize crops etc. taken.

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# Effect of Doping in Sports Performance 

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## Introduction

The term doping refers to the artificial improvement of a competitor's performance through the use of drugs. It is interested to note that the enhancement in performance dates back to ancient time also. Doping methods were used by the competitors to improve their performance by eating certain type of mushrooms even in the ancient Olympic Games. In the 19th century the doping problem reappeared as the sports were becoming fashionable. In 1920s and 1930s, doping was already a serious problem has only become an important issue in the last few decades. A considerable attention was focused on the mounting problem of drugs and doping in sports.

In 1960, during the summer Olympic games at Rome, Danish cyclist kurt Enemar Jenson unfortunately died during 100 kilometers cycling event. Jenson and two of his team mates had taken amphetamines and Roniacol in the attempt to improve their performance in the 100 kms . Team trials. There has been considerable debate about whether the cause of death was actually as a direct result of having taken drug or it was a combination of dehydration of European bodies met in 1963 and discussed the problem of drugs in sports. Form this meeting a doping definition came in to existence and adopted by the I.O.C. from October, 1964.

## Doping definition

"Doping is the administration to or the use by a competing athlete or any substance foreign to the body or any physiological substance taken in abnormal quantity or by an abnormal route of entry into body, with the sole intention of increasing in an artificial and unfair manner his performance in competition".

## List of Doping Classes <br> $>$ Stimulants <br> $>\quad$ Narcotics <br> $>\quad$ Anabolic Steroids <br> $>\quad$ Beta Blockers <br> $>$ Diuretics

## Stimulants:

Stimulants are drugs, which increase alertness and reduce fatigue and may increase competitiveness and hostility. They are used because they can produce a psychological and physical stimulus, which may improve athletic performance.

## Narcotics:

- They are powerful analgesics and are mainly used for management of severe pain.
- They produce a sensation of euphoria or psychological stimulation, a false feeling of Invincibility and illusions of athletic process beyond the athlete's inherent ability.


## Anabolic Agents:

They are synthetic chemicals designed to have effects similar to a natural steroid produced in the body, the hormone testosterone. Natural testosterone provides anabolic and androgenic effects.

Anabolic agents are misused in sports to increase muscle strength and bulk and to promote aggressiveness and as a result increases athletic performance.

## Beta Blockers:

Drugs commonly used for heart disease to lower blood pressure and decreases the heart rate. They may also be used in the treatment of migraines and to tremors. In sports such as shooting or archer, where a steady arm or trigger finger in important, beta-blockers might be used to slow the heart rate and steady the nerves.

## Diuretics:

Diuretics have important therapeutic indications for the elimination of excess body fluids from the tissues in certain pathological condition and for management of high blood pressure. Diuretics are sometimes misused by competitors for two main reasons, namely: to reduce weight quickly in sports where weight categories are involved $\&$, to reduce the concentration of drugs by passing urine.

## Effects of doping on sportsman

Winning in sports at all costs does not permit the philosophy of sports to degenerate merely into a competition amongst laboratories, scientists and athletes. Increased use of drugs in sports to gain an upper age threatens the safety, health and longevity of athletes while preventing the original intent of sports.

## Effects of stimulants:

$>$ Greater risk of injuries.
$>$ Dehydration and decreased circulation.
$>$ Increased heart rate and blood pressure.

## Effects of narcotics analgesics:

$>$ The narcotics analgesics may increase the pain threshold so that the athletes may fail to recognize it thus leading to more serious injuries.
$>$ Can cause physical and psychological dependence leading to many problems associated with withdrawal.
$>$ Those related respiratory depression.

## Effects of anabolic agents:

$>$ Musculization among females.
$>$ Increased aggressiveness, mood swings, depression, abnormal menstrual
$>$ Cycles and excessive hair growth on the body, in females.
$>$ Deepings of voice in females.
$>$ Potential for kidney, liver dysfunction.
$>$ Premature aging enlargement of prostate gland.

## Effects of diuretics:

> May cause dehydration muscles weakening and example.
$>$ A drop in blood process.
$>$ Cardiac irregularities caused by electrolytic imbalance.

## Effects of beta blockers

$>$ Can cause heart failure
$>$ Asthma
$>$ Depression
$>$ Sleep disorder.

## Conclusion:

The use of drugs to enhance athletic performance poses tremendous potential risk in general and athletes in particular. The incidence of drugs usage by athlete is increasing and many athletes are turning to new drugs or alternative doping methods in an effort to avoid detection by extremely sensitive and reliable drug testing procedures. Future success in eradicating drug usage by athletes will only result from increased efforts directed at enhancement of athlete education, development of strict policies dealing with those athletes who used banned substances, and refinement of drugs testing procedures.

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# Basel III Norms and its Impact on Indian Banks 

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## 1. Introduction:

Basel III is the third of the Basel accords and it will be effective from January 2013 in a phased manner and fully implemented by March 2018. After the economic crisis of 2008, which led to solvency of some of the big players in the banking sector, the need for more qualitative banking reforms was felt and the answer came in the form of Basel III. Though Indian banking sector was not directly affected by the economic crisis of 2008 it will be inappropriate to say that it is insulated from such affects in the future. The reason is that today in the era of globalization it is difficult for any financial and economic system across the world to completely insulate from the global economic crisis. With crisis of PIGS i.e. Portugal, Italy, Greece and Spain knocking the door and Index of Industrial production (IIP) declining every quarter in the current inflationary situation it is very much necessary to understand the situation of current banking system in India and the impact of Basel III norms on the Indian Banking system in the near future.

## 2. Basle III concept:

Basel III is the latest of the Basel accords which are recommendations by the Basel Committee on banking supervision (BCBS) formed in 1974 and is located at Basel, Switzerland. Basel committee was formed by central bank governors of G-10 nations and has now expanded to include the members from 27 countries including India which joined the group in 2009.India had adopted the Basel I norms in 1999 and later in February 2005 the RBI had issued draft guidelines for implementing a new capital Adequacy frame work, in line with Basel II. The current Basel III norms came into existence after the failure of Basel II norms to avoid the biggest economic crisis of 2008. Too much leverage, not enough high quality capital, excessive credit growth and not enough underwriting standards, insufficient liquidity buffers, inadequate risk governance are important issues which were responsible for the crisis and are main focus of the Basel III norms. The new Basel III rules prescribe how to assess risks, and how much capital to set aside for banks in keeping with their risk profile. Some of the important norms of Basel III which we will be discussing in detail in the later part of this article are as follows:

1) Tighter definitions of Tier I capital; banks must hold $4.5 \%$ by January 2019, then a further $2.5 \%$,
2) The introduction of a leverage ratio,
3) A framework for counter-cyclical capital buffers,
4) Measures to limit counterparty credit risk,
5) And short and medium-term quantitative liquidity ratios.
3. Review of literature: The literature relating to the topic is reviewed as follows:
(i) B.Mahapatra, Implications of Basel III for Capital, Liquidity, \& Profitability of Banks, www.rbi.org.in, pointed out that the Basel III frame work will have enhanced risk coverage being necessitated by excessive exposure of banks to derivative products, whose risks were not captured comprehensively under the Basel I and Basel II framework.
(ii) Indranil Sen gupta, Is Basel III boon for Indian economy or a curse, www.caclubindia.com/articles, has argued that Indian economy is going to face some tough times in the time ahead due to complications of these norms, but later on in the long run it will prove out to be beneficial for Indian economic growth.
(iii) Bill Coen, Deputy Secretary General BCBS, in his address to the Basel Committee New York (May 3, 2009), www.un.org. Has pointed out that high quality capital can absorb the losses and also global standards for liquidity risk needs to be introduced.
(iv) Basel Committee's response to the financial crisis (report to the G20, October 2010 issue, www.bis.org) has explained the important features of Basel III and its importance to the banking system.
(v) K. C. Chakrabarty, Indian Banking Sector: Towards the Next Orbit, www.rbi.org.in, pointed out that notwithstanding some issues with a few individual banks, the Indian banking system as a whole, is very well capitalized and the transition to the revised Basel III norms of overall capital adequacy, Tier I component or equity component would be smooth.

## 4. Objectives of the Study:

The objectives of the study are as follows:
i) To understand the concept of Basel III
ii) To study the need and importance of Basel III
iii) To understand the implications of Basel III on Indian banks
iv) To review the macroeconomic impact of the Basel III norms.

## 5. Methodology:

The study is analytical and descriptive and is based on survey. Only secondary data were used for the study. The conclusions are drawn on the basis of the analysis of the published data.
6. Discussion and Analysis:

## i. The Important features of Basel III

Learning lessons from the crisis of 2008 Basel committee on Banking Supervision has shifted its focus on macro-prudential regulation to financial stability of system as whole. Rather than micro regulation of individual banks the regulators are now focusing on to strengthen the entire financial and banking system and make it healthy enough so that it can absorb economic shocks. The new Basel III norm majorly focuses on quality of capital, risk coverage of capital and leverage ratio which we will be discussed one by one in detail.

## Minimum Capital requirement and the risk coverage:

As per the new Basel III guidelines which are going to be implemented by January 2013, the definition of capital has changed to a large extent. Tier I capital consist of common stocks, retained earnings and some forms of preferred stocks. Tier II capital will be consisted of debt and other such fixed interest paying instruments. And Tier III capital has been abolished. Banks will now have to maintain their total capital ratio at $8 \%$, of risk weighted assets as per the Basel III norms. Also banks should have a minimum tier-I capital of 7 percent of risk weighted assets. Tier I capital will be
regulatory capital.

## Risk coverage through Capital Conservation Buffer and Countercyclical buffer:

Basel III will strengthen the capital requirements for counterparty creditexposures arising from banks' derivatives, repo and securities financing transactions. It will reduce the Procyclicality and provide additional incentives to move OTC derivative contracts to central counterparties (probably Clearing Houses).

Drawing lessons from the crisis that the banks used to distribute the earnings even during period of stress, Basel III asks banks to maintain mandatory capital conservation buffer of $2.5 \%$ of risk weighted assets, comprising common equity Tier I capital, over and above the minimum common equity requirement of $4.5 \%$ and total capital requirement of $8 \%$, needs to be built up outside period of stress. Also, National authorities will monitor credit growth and other indicators which may signal build up of system wide risk and accordingly they will put in place a Countercyclical Capital buffer requirement as and when circumstances warrant. This buffer will be released when system wide risk crystallizes. The buffer will be implemented through an extension of the capital conservation buffer and will be $2.5 \%$ of RWAs.

## Leverage:

Pre-crisis, the leverage of the some of the internationally active banks was at high level of about 50 times of the capital, even though such bank compiled with capital adequacy requirements. The risk of leverage particularly when built up with short term borrowings, and the consequential impact of de-leveraging during periods of stress by withdrawing credit to the real sector, accentuated the crisis. Basel committee has, therefore, introduced a simple, transparent, non risk based capital requirements. The leverage ratio has both micro prudential and macro prudential elements. At the micro level, it serves the purpose of containing excessive risk, as supplement to the risk based capital ratio. The risk based capital ratio does not capture the risk of excessive leverage on account of having low risk assets. The leverage ratio as a simple accounting measure will capture that. The Basel committee has proposed the testing of minimum Tier I leverage ratio of $3 \%$ ( 33.33 times) to start with as a Pillar II measure which will eventually be made a Pillar I requirement.

## ii. Implications Of Basel III on Indian Banks Capital

There will not be much impact of Basel III norms on Indian Banks firstly due to the strong policies of RBI which are much more advanced and in tune with recent Basel III and second the traditional conservative approach of the Indian banking system which also acted as boon in times of crisis. At the end of June 30, 2010, the aggregate capital to risk-weighted assets ratio of the Indian banking system stood at $13.4 \%$, of which Tier-I capital constituted $9.3 \%$. As such, RBI does not expect our banking system to be significantly stretched in meeting the proposed new capital rules, both in terms of the overall capital requirement and the quality of capital. The average Tier 1 capital ratio of Indian banks is around 10 per cent with more than 85 per cent of it comprising common equity. The regulatory adjustments will reduce the available equity capital only marginally for various reasons. First, items such as goodwill, deferred tax assets (DTAs) etc. are already deducted from Tier 1 capital for Indian banks. Secondly, some other items which are subject to deduction such as mortgage servicing rights, treasury stocks, gains on account of fair valuation of liabilities which exist in other
developed economies, do not exist in India. Thirdly, reciprocal cross-holdings of capital and other investments in the capital of banking, financial and insurance entities are insignificant because these investments are restricted due to existing regulatory limits. Thus, Indian banks will have high common equity capital ratio even under Basel III which will stand them in good stead. It is worth noting that more than 50 per cent of Indian banks have common equity ratio of higher than 8 per cent at present and can implement Basel III even today without any phase-in. There may be some negative impact arising from shifting some deductions from Tier-I and Tier-II capital to common equity.

## iii. Impact on Liquidity and Profitability of banks

Under Basel III norms in short terms banks will be required to maintain a buffer of highly liquid securities measured by the Liquidity Coverage Ratio (LCR). This will promote resilience to potential liquidity over 30 day period. As per the guidelines of RBI banks in India has to hold minimum $24 \%$ of net demand and time liabilities as reserves. The Central bank of India is now facing the dilemma is to what extent the SLR requirements could be reckoned towards the liquidity requirement under Basel III.

As per the study conducted by McKinsey \& Company the profitability of the banks is going to be affected to a large extent after the implementation of Basel III norms. ROE of banks of Europe is going to be reduced by $4 \%$ on an average and that American banks are going to be reduced by approximately $3 \%$. This will happen since the additional equity capital required by the banks as per the new guidelines of Basel III norm will increase the weighted average cost of the capital. And banks in order to tackle this increase will increase the lending rate because of which the borrowing may get affected. For example, if banks have to increase their capital required by $2 \%$ then the increase in cost of capital to the borrowers will be 10 basis points. Thus, increase in the loan rates will affect their profit margin to a large extent. Unlike the foreign banks, most of the Indian banks will not have to increase their equity capital to a large extent, while many of the European banks have to increase their equity capital by almost $100 \%$.

## iv. Macroeconomic Impact of Basel III

The increase in the equity capital requirement is likely to increase the overall cost of the capital or the weighted average cost of the capital. In order to tackle this increase in the banks would partly pass on the increase to the borrowers in the form of higher lending rates because of which credit growth rates could be little lower in the last few years. As per the study carried out by The Macroeconomic Group (MAG) set up by Basel Committee and Financial Stability Board (FSB) has estimated that bringing the global common equity capital ratio to a level so that it would meet the minimum and the capital conservation buffer, may result in a maximum decline in GDP, relative to baseline forecast, of $0.22 \%$, at the end of Basel III implementation period. The estimated maximum GDP Impact per percentage point of higher capital was $0.17 \%$. However the net benefits in terms of the gains from reduced chances of banking crises, and the consequential loss of growth, remain the positive.

## v. Benefits of effective implications:

At the time when investors are loosing confidence in the capital market and the RBI and the finance ministry is unable to tame the rising inflation, and the fear of another slow down knocking the
door, effective implementation of Basel III is critical, The effective implementation of Basel III norms can only strengthen the confidence of the regulators, customers and shareholders that the banking system is in the sound state. It will also contribute to a bank's competitiveness by delivering better management insights into the business. However for every bank, working out the most cost effective model for implementing Basel III will be a challenging issue.

Basel III will be beneficial for not only the economies which were affected by the crisis but for the developing economies which were not affected earlier. There are higher possibilities of developing economies being affected by the crisis in the developed economies in the near future because of higher inter-relativities and sequential spillage effect.

## 7. Conclusions:

It can be concluded that foreign banks with high risk appetite (i.e., which work on the principle of high risk, high gain) will face difficulties in complying with the Basel III norms. However, Indian banking system due to its conservative approach will not find it difficult to attune itself to the new Basel III norms. Though European and U.S. economic turbulences has forced RBI to take measures which might seem as destructive for Indian economy at present, but in the long run it will be beneficial for the overall growth of the Indian economy. I will like to conclude that only implementation of the Basel III norms may not be sufficient to further strengthen the Indian banking system, Strengthening the corporate governance, compensation practices, resolution regime, enhancing the regulatory and supervisory framework for global and systematic important banks, improving the OTC derivatives market are also important measures that need to be undertaken for creating a robust and transparent financial system in India.

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## Aims and Challenges in Teaching English at School Level

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## Introduction:

"Language is human speech either spoken or written. Language is the most common system of communication." (World Book Encyclo., Vol. 12, p. 64).
"Language is a system of sounds, words, patterns etc. used by human beings to communicate thoughts and feelings." (Oxford, 1989, p.-699).
"Language is the system of human expression by means of words in speech or writing." (Longman, 1993, p.-340).

English language has thus universal importance because it gives birth of feelings of internationalism. It can serve as a means of communication at international level, it can help in establishment of world peace, it helps the development and generation of human outlook in general and our balanced personality in particular, and it helps to develop stability in our minds.

Maulana Abdul Kalam Azad, late Education Minister of India quotes, "English has today become one of the major languages of the world and Indians can neglect its study only at the risk of loss to themselves. I am convinced that in future as well, the standered of teaching English should be maintained at as a high level as possible." For Indians English has a special place. The increasing awareness of the importance of English in the world should compel us to learn it for special purposes and for widening our intellectual horizon. In India English language has often enjoyed a status than other Indian languages. It becomes the principle medium of education of the university stage. We have had a long tradition of teaching English in India, but the teaching basic skill in English has not always received adequate attention. However, the teachers, students, parents and administration are the four pillars of this process and all play a great part in this whole procedure of learning English as a second language.

As language is the most authentic means of communication among humans. It holds together society as individuals share their needs with through it. According to Edward Sapir, "Language is purely human and non-instinctive method of communicating ideas, emotions and desires by means of a system of voluntarily produced symbols, these symbols are in the first instance auditory and they are produced by the so called organs of speech. It is based on man's ability to speak, other devices such as gestures, signs, drawings, sculpture that we use to express our ideas, thoughts and emotions can not substitute for language. Among the language in the world English has gained world acceptance. It is rich in literature, science, technology, industry, medicine, law and social sciences. It has creative works of the highest intellectual and creative.

In India English continues to be the medium of instructions of colleges and universities and is also the language of administration. Hindi is a national language but English is a link language. For us Indians, English has a special place as it has become the language of many Indians due to its very long association with Indian life. It provides us opportunities for the study of English literature which is so vast and so rich.

We are now entered in the New World that is twenty-first century. New World is the concept starts with the English letter, ' C '. it represents Computer and Computer is the other name of Competition. There is a great Competition in each and every sector. It is because of globalization, we are connected to the globe. It was experienced by some social reformers and educationalists like

Gurudev Rabindranath Tagore, Rasbihari Bose, Netaji Subhashchandra Bose and others that they insisted about the implementation of English language at the school level. So if we want to see ourselves developed, we must be able to be identical with the necessary norms to compete others in all the sectors like Industrial, Agricultural and Administrative etc.

In this new world, we are the citizens of the universe. The language plays a pivotal role to make our proper communication and English is the language which is commonly considered as the global language. English is the foreign language for Indian learners and it is the only case of its difficulty. As a Foreign language, there are many challenges in teaching English in India. This paper throws light on the challenges and aims of teaching English at the school level in India. In a second language situation, English is the language of the mass-media; newspaper, radio and television and largely of English media. English is also the language of official institutions-of law courts, local and central government and of education. It is also the language of large commercial and industrial organizations. Clearly enough, a good command of English in a second language is the passport to social and economic advancement and the successful user of the appropriate variety of English identifies himself as a successful, integrated member of that language community.

## Aims of Teaching English:-

Aims are the direct outcome of the purpose for which language is taught, without aims we are like the traveler who does not know his destination or even the direction in which he is going. The aims determine our methods of teaching and even the preparation of textbooks. P. Gurrey has rightly observed, "In teaching it is highly desirable to know exactly what one is hoping to achieve, as it is in all great understandings, if this can be clearly seen then the best way of getting to work usually becomes evident. We ought, therefore, to consider carefully what we are trying to do when we are teaching a language." In India, teaching of English is more or less content-based and not skill-based. The four fundamental language skills, i.e. Listening, Speaking, Reading and Writing have been generally neglected. This is the main cause why we find our students weak in English subject. There are four general aims of teaching English, they are - 1) to hear and understand spoken English, 2) to understand what they read in English, 3) to speak in English, and 4) to write in English. These aims correspond to the four language skills or abilities viz. listening, speaking, reading and writing. The general aims of teaching English may enable the students to develop abilities, skills, attitudes and interests among the students through language teaching. In broad sense other important aims of teaching English at school level are some of as follows:-

1) Introduction to English Language: - In day to day life mother tongue is commonly used for communication, as the child enters the student hood he must be introduced to the national and international languages and he must be aware that such an important language is for their study.
2) To increase the interest to learn English Language: - students memory is seen very sharp at the primary level and they can learn such a language in proper way, if they learn it properly at student hood, it could remain forever in the use.
3) Fear can be reduced: - considering English as a foreign or different language, the learner fears it, but, if the language is introduced at the school level, the fear can be certainly reduced, they can involve frankly with its study because it is the base for higher studies.
4)Opportunity to enter the New World:- As mentioned above we are living in the New World and English is the only language of this world, by learning English language they can involve themselves in the new world from the beginning.
4) A part of Globalization: - The students at their early student hood can be the part of
globalization, if they studies it, by learning it they can share economy, it is the personal as well as the nations development in true sense.
5) Determining Goals:- By learning English language the learners can learn about the opportunities suitable for them by their student hood itself, they can fix and determine their goals and will make the successive attempts to achieve it.
6) To learn the current knowledge at International level:- Regarding to science the current inventions by national and international scientists are published only in English language, if they are good learners they can study about it and can apply in early time.
7) To make them liable for new challenges:- By learning English language the learners can face the new challenges in their life, they can be habitual to accept these challenges by their early student hood.
8) To open the doors to study new branches: - The learners can enter the new branches of studies which are only English by medium.
9) To promote the natives to reach foreign universities:- The Indian learners can reach the foreign universities to study; where they can seize the level of development in true sense, they can travel through the world for jobs and other opportunities.

These are some of the aims teaching English at the school level, if they are implemented successfully, we can see the next generation more smart than today, literally, but unfortunately there are some problems or the challenges that the modern students have to face.

## Following are some of the challenges:-

1) Adequate knowledge: - The teacher must get the adequate knowledge to teach the students, but unfortunately the teachers refer only the text books and the teaching is only the text and the examination oriented.
2) Sufficient Vocabulary:- The teacher introduces the teaching only text oriented because he wants to increase his teaching with more expansion and explanation, he needs more vocabulary.
3) Correct Pronunciation, spelling and meaning: - the English teacher faces the problem of pronunciation because he studies the phonology to his graduation level and as there is an affect of mother tongue, he does not pronounce the English word properly. In case of spelling and the meanings of the words the same happens, due to the insufficient knowledge and lack of extra reading besides text books, the teacher remains behind in these things.
4)Attitude:- Attitude is one of the most important factors in teaching English, not only the attitude of the students but also the teachers attitude plays a significant role in teaching English language, the teacher should have a positive attitude towards students, this would directly influence students attitude.
4) The rules of grammar:- Language is not acquired unless the attention is focused on the rules of grammar, the input of grammar may be limited to functional needs however today's pedagogy lays stress on grammar.
5) Over-crowded classes: - this is the major challenge before the teacher today. Due to the over-crowded classes the teachers can not pay an individual attention to the students. In such situation the teacher can not do full justice to his duty and work.
6) Teaching Aids: - Different types of teaching materials such as audio-visual aids should be made available in the schools or colleges, teaching requires creativity, use of different methods, strategies and techniques can be applied and brought into classroom.
7) Suitable Environment: - Lack of suitable environment is one of the important challenges in
teaching English as a second language. The external society does not provide the learners an opportunity to make substantial use of English language.
8) Psychological Fear: - the psychological fear should be removed by healthy and friendly behavior with the students, the removal of the fear from the psyche of a learner is one of the important ways of teaching as without fear and hesitation one can learn and interact easily and freely.

These challenges are crop-up because English is acquired as a foreign language by both- the teachers and the students.

## Conclusion: -

To conclude, the purpose of teaching English should be capturing interest, boosting confidence of the learners and applying modern tactics and methods for promoting and developing communication skills and for developing and grooming it, it is necessary to make the language interesting and easy in spite of all the difficulties and obstacles occur in the way and by accepting various new challenges in teaching English as a second language at the school level. The teaching methods must be modern and practical-based. The important challenge before the English teachers now a day is to remove the fear of English language from the minds of the students at school level. Teachers will have to create interest among the students by removing the hatred of the language which is aroused due to fear. Then only the effective teaching and learning of English will be achieved.

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# The Importance of Financial Literacy 

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#### Abstract

:- Finance is said to be the life blood organization. Finance includes of planning of financial resources. Finance literacy is a combination of cosumers. If individuals do become financial educated they will be more likely to save .

\section*{Introduction}

Finance, the process of raising fund or capital for any kind of expenditure, consumers , business, firms and government often do not have the funds available to make expenditures, pay their debt, or complete other transaction. Finance is the process of channeling funds in the form of credit loans or invested capital to those economic entities that most need them or can put them to the most productive use.


## Importance of Finance

Finance is said to be the life blood of an organization .Finance helps in the smooth running of organization .Good knowledge of finance can also helpful for general person who want to invest. It is also useful for government, so not only Indian but all countries make financial budget for whole financial year.

Finance also plays his role for development of country. From an undeveloped economy to developed economy. Finance is very important for developing economy .If any country is already developed than finance can help to stable the economy in that level ,because a simple mistake in finance and misuse its tool can create financial crisis .

Finance includes planning financial resources, effective utilization of financial resources .It is very advance technology like other technology. .It can also increase the efficiency of business. So effective utilization with reasonable care is very necessary in finance. Without this finance can become dangerous. So study of finance and its tool is very important .Finance also plays a vital role for progress.

## Financial Literacy:-

.Finance is the very important role in day to day basis.Without finance it is a difficult thing to all of us. On a daily basis finance is most important for every person, like such as all investment point of view the awareness is important such like how much to put aside for a child's education or to set them up in life, but recent development have made financial education and awareness increasingly important for financial well- being.

Finance is the concept where the future pillars are strong. Finance knowledge is important creation study of money. Investment planning, Retirement planning and real estate planning etc.

## What is Financial Literacy?

Awareness, knowledge and skills to make decisions about savings, investments ,borrowings and expenditure in an informed manner.

Finance literacy is an active process, in which communicating information is only the beginning empowering consumers to take action to improve their, financial well being is the ultimate goal.

## Definition by OECD

Financial literacy is the combination of consumers /investors understanding of financial products and concepts and their ability and confidence to appreciate financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being.

The possession of knowledge and understanding matters. Financial literacy is mainly used in connection with personal finance matters. Financial Literacy ; often entails the knowledge of property
making decision pertaining to certain personal finance areas like real estate ,insurance, investing ,saving (especially for collage ), tax planning and retirement .It also involves intimate knowledge of financial concepts like compound interest, financial planning, the mechanics of a credit card, advantageous saving methods, consumer rights, time value of money etc.

The National Financial Educators Councils defines financial literacy as - "Possessing the skills and knowledge on financial matters to confidently take effective action that best fulfills an individual's personal, family and global community goals. Financial literacy is the ability to understand finance .More specifically, it refers to the set of skills and knowledge that allows an individual's to make informed and effective decision through their understandings of finance.

Every action has equal and opposite reaction .Today the world is in financial mess. Everyone is talking about financial crises all over the world .We know that present world is suffering from financial crunch. So we cannot accept any positive impact of today's financial crises on our economy.

Financial Literacy is a popular topic in both developed and developing economics. As recent difficulties in advanced credit markets have shown, customers everywhere would benefit from having greater financial knowledge but what is financial literacy .Financial literacy is a broad concept that includes both information and behavior, it is relevant for all consumers regardless of their wealth or income.

Individuals will not be able to choose the right saving or investments for themselves, and may be at risks of fraud, if they are not financially literate. But if individuals do become financially educated, they will be more likely to save and to challenge financial service providers to develop products, that truly respond to their needs, and that should have positive effects on both investment levels and economic growth.

Financial education, like all types of education, is about empowering individuals so that they are better equipped to analyze diverse options and to take action that further their goals .Financial education programs covers topics such as budgeting, saving, managing credit and learning to negotiate.

Financial literacy is especially importance today for several reasons. The financial crisis will reduce access to credit and increase its cost in many developing country markets.

In this competition world finance literacy is important .In short span of time people should be aware of short term and long term goal investments.

We are looking only for urban areas, but still there is lack of secretary in rural areas . People are not getting fulfill knowledge of finance. Financial literacy helps to improve the efficiency and equality of financial services .Consumers more than ever need a certain level of financial understanding in order to evaluate and compare financial products such as bank accounts, savings products, credit and loan options, payments and so forth.

## How to improve financial literacy

The OECD's (Organization for Economic Co-operation and Development) " Recommendation on principles and Good Practices for financial Education and Awareness" includes the following advice to governments.
14.1 Government and all concerned stakeholders should promote unbiased, fair and coordinated financial education.
14.2 Financial education should be start at school, for people to be educated as early as possible.
14.3 Financial education should be part of the good governance of financial institutions whose accountability and responsibility should be encouraged.
14.4 Financial education programmers should focus particularly on important life planning aspect such as basic saving, debt, insurance or pensions .
14.5 Programmer should be oriented towards finance capacity building, where appropriate targeted on specific groups and made as personalized as possible.
14.6 Future retirees should be made aware of need to access the financial adequacy to their current public and private pension schemes.

## Financial literacy can lead to financial wisdom

$19.1 \quad$ Ability to manage money .
19.2 Ability to use skills to take wise decisions for the future.
19.3 A financially literate person will seek information about available services to operationalise his financial decision.

## Conclusion:-

In $20^{\text {th }}$ century finance literacy is the most important because financial literacy builds capacities to make decisions and take responsibility for decision. In short financial literacy is a primary step to receive financial services.

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# Shareholder Value Creation in Steel Industry (An Empirical Study) 

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## Introduction :

Traditional measures of corporate performance are many in number. Measuring using common bases are Net Profit Margin, Operating Profit Margin, Return on Investment (ROI), Return on Net Worth (RONW), Earning Per Share (EPS) etc. Among these ROI is recognized as most popular yardstick of overall performance. But it is often argued that, in general, these transitional measures fail to identify the true surplus. Economic Value Added (EVA) and Market Value Added (MVA) is devoted as a new measure of corporate performance that focuses on a clear surplus in contrast to the traditionally used profit based indicators.

For evaluation of the efficiency of any decision, value creation or value addition aspect is outmost importance in the present backdrop of corporate governance. Although adopting the holistic approach safeguarding the interest of all stakeholders is being emphasized and rightly so, it should be kept in a mind that value creation or value addition is of prime consideration in the assessment of the corporate policy guidelines. If that is not satisfied, wrong signals will be emitted from securities market and the continuance of the operations of the entity will be at stake. In view of the above considerations, in the present paper an attempt has been made to analyze the financial performance of ten Indian Steel and allied companies by using EVA and MVA. The study is based on the secondary data and covers the period of 5 years ranging from 2005-2009. A sample of ten steel and allied companies is selected on random basis among the top steel companies. To analyze the data EVA and MVA technique has been used. Further regression analysis has been used to study linkages between EVA and MVA. from the analysis it is seen out of five years MVA and EVA were negative maximum wealth was destroyed in year 2009 which was due to decrease in price and demand of steel globally as well as there was deep recession all over the world which crashed the market more then 50 per cent.

## Literature Review :

Most studies dealing with shareholders' value creation have focused on comparison of traditional measures (earning, cash flow, productivity parameters, net present value, etc.) and value based measures (EVA, MVA as percentage of capital employed, etc.). The purpose of such an exercise was to identify the most significant explanatory variable that best measures the shareholder value; but, the existing literature on the underpinnings of the share holder value creations is not well developed. Most companies in India still are in dark about what exactly they are supposed to do for managing the shareholder but virtually all of them say the are doing it. The real key to create message a business enterprise has to earn economic return to its owners for its economic survival. In market-driven economy, there are number of firms that create wealth whereas other destroys it. EVA as well as MVA being a value based measure assist investors in wealth discovery \& company selection process. IN the present study\& attempt has being made to explain the application of EVA principles for the evaluation of companies. It highlights and explains all the elements that finds in EVA computation like calculation on net operating debt cost of equity, Cost of preference capital and finally, EVA.

Thus, the proposed study make an original contribution towards literature since it is pioneering and comprehensive effort to calculate EVA \& MVA of India's valuable companies, exactly as per the methodology developed by Stern Steward \& CO.(founders of EVA concept) for a long period. It helps strategic investor, academic, researcher, portfolio managers and corporate decision maker to dig below the surface to interpret the economic realities of these big business houses. The present study defines and discusses the EVA computations \& outlines the measurement of MVA. It,
then, explains the research design \& methodology, and presents the results with discussions, followed by summary of the findings.

## EVA \& MVA

## ECONOMIC VALUE ADDED :

Consulting firm Stern Steward has developed the concept of Economic Value Added. Companies across a broad spectrum of industries and a wide range of companies have joined the EVA bad wagon. EVA is a useful tool to measure the wealth generated by a company for its equity shareholders. In other words, it is a measure of residual income after meeting the necessary requirements for funds.

In corporate finance, Economic Value Added or EVA is an estimate of economic profit, which can be determined, among other ways, by making corrective adjustments to GAAP accounting, including deducting the opportunity cost of equity capital. The concept of EVA is in a sense nothing more than the traditional, commonsense idea of "profit," however, the utility of having a separate and more precisely defined term such as EVA or Residual Cash Flow is that it makes a clear separation from dubious accounting adjustments that have enabled businesses such as Enron to report profits while in fact being in the final approach to becoming insolvent. EVA can be measured as Net Operating Profit After Taxes (or NOPAT) less the money cost of capital. EVA is similar to Residual Income (RI), although under some definitions there may be minor technical differences between EVA and RI (for example, adjustments that might be made to NOPAT before it is suitable for the formula below). Another, much older term for economic value added is Residual Cash Flow. In all three cases, money cost of capital refers to the amount of money rather than the proportional cost (\% cost of capital). The amortization of goodwill or capitalization of brand advertising and other similar adjustments are the translations that can be made to Economic Profit to make it EVA. The EVA is a registered trademark by its developer, Stern Stewart \& Co.

## EVA Computations :

EVA is a measure of value created/destroyed that compares the returns from operations with the cost of financing those operations. It is the only performance measure that links directly with the intrinsic value of the business. Stewart defined EVA as NOPAT subtracted with a capital charge. It represents residual income that remains after all costs have been recognized including the opportunity cost of the equity capital employed.

EVA $=$ NOPAT - Cost of Capital $*$ (Economic Capital) ...(1)
Hence, EVA depends on both operating efficiency as well as balance sheet management. Without efficiency, operating profits will be low resulting in lower EVA and without careful balance sheet management, too many assets and too much capital will exist resulting in higher than necessary capital costs, leading to a lower EVA again (Gopenski, 1996).

As a departure from conventional accounting, where accounting profit is derived after deducting interest charges, EVA is derived after subtracting cost of all capital that includes debt, preference and equity capital. Charging for capital is just the beginning; EVA also eliminates the potential distortions present in the Generally Accepted Accounting Practices (GAAP) based accounting. Actually, GAAP is ridden with anomalies that misrepresent the true economies of a business (Ehrbar, 1999). So, Stewart recommended a series of 164 adjustments to be made in GAAPbased accounts to convert the accounting numbers into economic numbers. Many researchers and EVA proponents generally use between 5-15 adjustments. Hence, the present study considers the adjustments for non-recurring income and expenditure, Research and Development (R\&D) costs, goodwill amortization, interest, Non-interest Bearing Current Liabilities (NIBCL), investments in marketable securities, cash operating taxes, revaluation reserve. Finally, NOPAT and economic capital have been defined as:

NOPAT $=($ PAT + non-recurring expenses + revenue expenditure on $R \& D+$ interest expense

+ goodwill written-off + provision for taxes) - non-recurring income - R\&D amortization - cash operating taxes

Economic Capital $=$ net fixed assets + investments + current assets - (NIBCLs + miscellaneous expenditure not written-off + intangible assets) + (cumulative non-recurring losses + capitalized expenditure on $\mathrm{R} \& \mathrm{D}+$ gross goodwill) - revaluation reserve - cumulative non-recurring gains

The most difficult component of EVA calculations (as per Equation 1) is to estimate the total cost of capital, which is denoted as the combined rate of return expected by both lenders and shareholders. It is the minimum acceptable return on economic investment or the cut-off rate required for value creation. This cost of capital has three primary applications and can be used as:

- A capital charge rate for computing EVA (i.e., value creation);
- A hurdle rate for assessing return on capital employed; and
- A minimum target rate for accepting new projects.

The cost of capital has four drivers namely, after-tax cost of debt, cost of preferred stock, cost of equity capital and cost of retained earnings. These drivers are all about the trade-off between risk and return. The greater the risk, the higher will be the required rate of return, resulting in higher cost of capital and vice versa.

The overall cost of capital also known as WACC, equals the sum of the cost of each of the component of capital, i.e., equity, debt and preferred stock, weighted for their relative proportion in the company's capital structure. The after-tax cost of debt is simply the bond's yield to maturity times one minus the firm's marginal tax rate (Abdeen and Haight, 2002). For example, if a company's yield to maturity is $12 \%$ and marginal tax rate is $35 \%$, then its after-tax cost of debt will be $7.8 \%$, i.e., $12 \%$ ( 1 to 0.35 ). Since interest on debt is tax deductible, this adjustment must be made to properly reflect the true cost of debt component. Further, cost of preferred stock is calculated by dividing the annual dividend paid to preference shareholders with the average preference capital. As dividend is not tax deductible but subject to the appropriation from profits of a company, no tax adjustment is required in this case. The most critical component in WACC calculation, i.e., cost of equity is usually defined with CAPM. The CAPM assumes that equity shareholders require return equal to the return on a riskfree asset (e.g., government securities) plus a premium to compensate them for additional market risk. The equation for the cost of equity is as follows:

$$
R j=R f+(R m-R f)^{*} \beta j
$$

where,
$R j=$ Expected return on security $j$
Rf $=$ Risk-free rate
$\mathrm{Rm}=$ Market rate of return
$\beta j=$ Beta, i.e., sensitivity of the return on scrip j to the changes in market index
The risk-free rate ( Rf ) is the theoretical rate of return attributed to an investment with zero risk. It represents the interest that an investor would expect from an absolutely risk-free investment over a specified period of time. In practice, however, no investment is risk-free, as even the safest investments carry a very small amount of risk. In the present study, weighted average of annual yield on 364 days treasury bills, as issued by Reserve Bank of India, has been taken as a surrogate of the risk-free rate.

The risk premium for a given company equals the market risk premium the return equity shareholders expect over and above the risk free rate denoted as $(\mathrm{Rm}-\mathrm{Rf})$ times a beta coefficient that represents the volatility of that company's stock relative to the volatility of the market index (Young, 1997), such as BSE Sensex in this case.

After estimating the individual costs of all the components of capital structure, the final step is to calculate the WACC by the formula:

```
\(W A C C=k e \times w e+k d(1-t) \times w d+k p \times w p\)
\(=k e \times\left(\frac{E}{E+D+P}\right)+k d \times(1-t) \times\left(\frac{D}{E+D+P}\right)+k p \times\left(\frac{P}{E+D+P}\right)\)
```

where,
$\mathrm{ke}=$ Cost of equity shareholders' funds
$\mathrm{kd}=$ Cost of debt
$\mathrm{kp}=$ Cost of preference capital
$\mathrm{t}=$ Tax rate
$\mathrm{E}=$ Book value proportion of average shareholders' funds
$\mathrm{D}=$ Book value proportion of average total borrowings
$\mathrm{P}=$ Book value proportion of average preference capital
WACC, hence, uses the financing side of the balance sheet in the form of the targeted debt to capital ratio and provides a basis for weighing the total cost of capital for the purpose of EVA calculation

## MVA Computation :

MVA measures the value added by the management over and above the capital invested in the company by its shareholders and lenders. It is the cumulative amount by which a company has enhanced or diminished shareholder wealth. It is the perfect summary assessment of corporate performance that shows how successful a company has been in allocating and managing resources to maximize the value of the enterprise and the wealth of its shareholders. While the EVA of a company is a historical figure based on the efficiency with which it used the resources at its disposal in a particular year, its MVA is the market assessment of its ability to create wealth in future. MVA is obtained by subtracting the economic capital of a corporation (book value after adjusting for economic anomalies) from its total market value, i.e., what investors can take out of the company.

MVA $=$ Market Value of the firm - Economic Capital
Hence, the way in which the shareholder wealth is maximized is by increasing the difference between the company's market value and its economic capital. The market value of a firm as represented by market value of its equity is arrived at by multiplying stock price by the number of outstanding shares of the firm. Taking share price at the end of the financial year for calculation of the market capitalization can be biased. Hence, in the present study, a 364 day average market cap has been taken as proxy for the market value of equity. Market value of the firm has been taken as the sum of book value of debt and 364 days average market capitalization. The book value of debt is assumed to be equal to its market value. The reasons behind this assumption are:

- Determining the market value of most corporate debt issues is difficult, as they are not actively traded;
- Debt market values are usually relatively close to book values;
- Such assumption is made to assess the additions to shareholder's wealth; and
- The market value of an organization's debt is more closely related to interest rates' movements than to managerial actions that influence shareholder wealth (Gapenski, 1996).

The economic capital as already mentioned above is arrived at after adjusting for equity equivalents. In addition to the above, the financial statement users must also recognize that maximizing wealth (MVA) is not the same as maximizing market value. A firm can increase its market value just by raising and investing as much capital as possible, which actually increases the size of the company and therefore benefits managers. Such strategy will benefit if capital raised is invested in the projects that earn positive EVA.

The proposed study aims to achieve the following objectives:

- To define and discuss the measurement of EVA and MVA;
- To calculate EVA and MVA of sample companies after adjusting for the required equity equivalents;
- To rank sample companies on the basis of EVA and MVA generated or lost;
- To statistically examine the variations in EVA and MVA figures of sample companies; and
- To empirically test the strength of the relationship between EVA and MVA.


## Defining the problem :

Corporate management has been placed under growing pressure to implement financial strategies that create value for its shareholders. Although maximizing shareholder wealth has become a paramount corporate mission, how this mission is to be achieved is much less certain. For many years, company executives and shareholders have relied to standard accounting measures are not reliably linked to increasing the value of a company's shares. This occurs because earnings do not reflect changes in risk factor, nor do they take account of the cost of equity capital. So, the conclusions drawn on the basis of such measures create value is to earn sufficient economic returns to its shareholders. Two measures of financial performance that account properly for all ways in which value can be added or lost are Economic Value Added (EVA) and Market Value Added (MVA).

## Objectives

To Study the Shareholders' value creation in Steel and allied Industries.

## Methodology

The Study is based on secondary data and covers the period of 5 years ranging from 20052009. A sample of 10 steel and allied companies selected on random basis among the top steel companies.

EVA techniques are used.
MVA techniques are used.
Further, Regression Analysis has been used to study linkages between EVA and MVA.

## Analysis of Data

Nowadays, investor and portfolio managers are keen to find the 'best companies' in terms of value creation. The purpose behind this is to take decisions regarding stock selection, portfolio construction and risk management. The shareholders are always the residual claimants who need to be satisfied with suitable returns. Without this Business entity is no longer viable and is not likely to continue as a going concern.

In India, Business Today took an initiative in April 1999 and commissioned Stern Stewart \& Company (Financial consulting workshop that created the concept of EVA and MVA), to asses the value addition of the companies followed by many researchers who did many research on Shareholder value creation. The objective was to look beyond the façade of traditional measures, like market cap, earning per share and price to earning ratio so as to investigate weather a company management was really adding value to its shareholders.

In present study, a similar attempt has been made to identify the financial performance of selected Indian Steel and related companies based on their ability to create wealth as indicated by to unique metrics: EVA and MVA

## TABLE 1

| Company Names | 2009 |  | 2008 |  | 2007 |  | 2006 |  | 2005 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | EVA | $\begin{aligned} & \text { Ran } \\ & \mathbf{k} \end{aligned}$ | EVA | $\begin{aligned} & \text { Ran } \\ & \mathrm{k} \end{aligned}$ | EVA | $\begin{aligned} & \hline \text { Ran } \\ & \mathrm{k} \end{aligned}$ | EVA | $\begin{aligned} & \text { Ran } \\ & \mathbf{k} \end{aligned}$ | EVA | $\begin{aligned} & \text { Ran } \\ & \mathrm{k} \end{aligned}$ |
| ADHUNIK | 34.32 | 7 | 12.38 | 6 | 2.23 | 8 | 2.56 | 8 | 1.04 | 7 |


| METALIKS |  |  |  |  |  |  |  |  |  |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AJMERA REALTY | -0.21 | 8 | 22.59 | 5 | 13.12 | 7 | 11.33 | 7 | 15.68 | 6 |
| BHUSHAN STEEL | 291.81 | 3 | 148.31 | 4 | 142.93 | 5 | 155.62 | 3 | 140.18 | 3 |
| ELECTROSTEEL | -15.57 | 9 | 7.16 | 8 | -12.28 | 9 | 0.62 | 9 | -14.71 | 8 |
| HINDUSTAN ZINC | 545.72 | 10 | 500.20 | 10 | -56.30 | 10 | 16.63 | 6 | -40.88 | 9 |
| ISMT LTD | 95.43 | 6 | 11.08 | 7 | 48.42 | 6 | 31.84 | 5 | 34.06 | 5 |
| ISPAT INDS. | 597.26 | 2 | -33.37 | 9 | 1058.5 |  |  |  | - |  |
| JINDAL STEEL | 282.52 | 4 | 453.11 | 1 | 217.09 | 4 | 155.02 | 4 | 103.41 | 4 |
| JSW STEEL | 725.77 | 1 | 260.34 | 2 | 289.98 | 2 | -13.17 | 10 | 184.83 | 2 |
| TATA STEEL | 263.29 | 5 | 164.61 | 3 | 242.22 | 3 | 317.82 | 2 | 242.28 | 1 |
| Total EVA | $\mathbf{1 7 2 8 . 8}$ |  |  |  | $\mathbf{1 9 4 5 . 9}$ |  | $\mathbf{1 0 0 6 . 1}$ |  |  |  |

Table 1 depicts the year-wise EVA created by sample of companies for period of 5 years and their respected ranking for the said period. It is evident from the table that in year 2009, 7 out of 10 companies reported positive EVA. The companies gained top three positions were JSW Steel, ISPAT INDS and Bhushan Steel, respectively where as Hindustan Zinc, Electro Steel and Ajmera Realty were the worst performer and got the last three position in EVA ranking. Hindustan Zinc reported negative EVA for four years except 2006. Tata Steel lost it ranking position from no1 to no5 from year 2005 to 2009.

TABLE 2

| Kear |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| EVA | 2009 | 2008 | 2007 | 2006 | 2005 | Total | Average | \% |
| Negative | 3 | 2 | 2 | 1 | 3 | 11 | 2.2 | 22 |
| 0-9 | 0 | 1 | 1 | 2 | 1 | 5 | 1 | 10 |
| 10-24 | 0 | 3 | 1 | 2 | 1 | 7 | 1.4 | 14 |
| 25-49 | 1 | 0 | 1 | 1 | 1 | 4 | 0.8 | 8 |
| 50-99 | 1 | 0 | 0 | 0 | 0 | 1 | 0.2 | 2 |
| 100-499 | 3 | 4 | 4 | 4 | 4 | 19 | 3.8 | 38 |
| 500-999 | 2 | 0 | 0 | 0 | 0 | 2 | 0.4 | 4 |
| 1000Above. | 0 | 0 | 1 | 0 | 0 | 1 | 0.2 | 2 |
| Total | 10 | 10 | 10 | 10 | 10 | 50 | 10 | 100 |

Above data can be presented in diagram as follow: (Daigram1)


Table: 2 Shows the EVA based frequency Distribution of sample of companies. The highest wealth destroyer companies were 3 in year 2005and 2009. In 2006 there was only one EVA negative company. On an average about $22 \%$ of companies stated negative EVA through out the study period. Around $34 \%$ of companies generated EVA upto 100 crores, $38 \%$ succeeded into generate EVA between 100 to 499 crores, $6 \%$ hand EVA above 500 crore.

Table 3
The above table can be presented in diagram as follow: (Diagram 3)


Table 3 represent the year wise MVA and MVA-based ranking of sample companies. It is observed that wealth is destroyed in 2009 showing negative MVA around $70 \%$ of companies were negative. Top three gainers in 2009 are Jindal Steel, Hindustan Zinc and ISPAT INDS and top three losers were Tata Steel, JSW Steel and Electro Steel. There was consistent growth in MVA which tremendously dropped in year 2008-09 to 4087.32 crore as compared to year 2007-08 from 82024.06 crore. The MVA fall in year 2008-09 was basically because of Global Meltdown and recession in the global economy which crashed the share market more than $50 \%$ globally


Table :2 Shows the MVA based frequency Distribution of sample of companies. The highest wealth destroyer company was observed to be 7 in year 2008-09. In 2006 there was only one EVA negative company. On an average about $18 \%$ of companies stated negative EVA through out the study period. Around $34 \%$ of companies generated MVA upto 1000 crores, $30 \%$ succeeded into generate EVA between 1000 to 9999 crores, $18 \%$ hand MVA above 10000 crore.

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| Table 4:Descriptive Statics |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Panel A:Profile of EVA for Entire Sample |  |  |  |  |  |  |  |  |  |
| Year | Mean | Median | sum | Minimum | Maximum | Std.Deviation | Skewness | Kurtosis | Range |
| 2005 | 44.90 | 24.87 | 449.04 | -216.84 | 242.28 | 130.53 | -0.46 | 0.74 | 459.12 |
| 2006 | 100.61 | 24.23 | 1006.10 | -13.17 | 327.83 | 132.12 | 1.04 | -0.47 | 341.00 |
| 2007 | 194.59 | 95.67 | 1945.93 | -56.30 | 1058.52 | 326.25 | 2.42 | 6.56 | 1114.82 |
| 2008 | 54.60 | 17.48 | 546.00 | -500.20 | 453.11 | 245.97 | -0.91 | 2.94 | 953.31 |
| 2009 | 172.89 | 179.36 | 1728.88 | -545.72 | 725.77 | 353.90 | -0.43 | 1.16 | 1271.49 |


| Table 4:Descriptive Statics |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Panel B:Profile of MVA for Entire Sample |  |  |  |  |  |  |  |  |  |
| Year | Mean | Median | sum | Minimum | Maximum | Std.Deviation | Skewness | Kurtosis | Range |
| 2005 | 2513.78 | 351.64 | 25137.85 | 105.24 | 15136.93 | 4705.53 | 2.60 | 7.06 | 15031.69 |
| 2006 | 4746.10 | 1132.70 | 47460.97 | -129.02 | 19938.31 | 7771.47 | 1.69 | 1.23 | 20067.32 |
| 2007 | 4060.07 | 1562.96 | 40600.72 | -21.80 | 16176.21 | 5600.38 | 1.63 | 1.59 | 16198.01 |
| 2008 | 8202.41 | 2336.17 | 82024.06 | 101.83 | 28512.51 | 11147.86 | 1.41 | 0.53 | 28410.68 |
| 2009 | 408.73 | -198.34 | 4087.32 | -9116.33 | 13167.00 | 5651.94 | 0.95 | 3.19 | 22283.33 |

Table 4 provides descriptive statics for both EVA (in Panel A) and MVA (in Panel B). Here the results have been described as measures of central tendency (Mean, Median) Measures of variability (Range, Standard deviation) and measures of shape (Kurtosis and Skewness). Panel A reveals positive mean EVA for all years but it was less in 2008 as compared to other years. It was due to huge drop of demand for steel in that year. Almost the similar behavior is exhibited by median EVA values.The minimum values are negative , ranging between Rs. -13.17 to Rs. -545.72 and maximum values being positive throughout are found to be between Rs. 242.28 and 3539.25 .

The value range show volatility, i.e, the difference between the smallest and the largest value. The standard deviation measures the variation of the data points from the mean value. Here, large standard deviation values of EVA in panel A indicate that data points are distant from the mean value and the mean is not representative one. It points the big difference between EVA values of best and worst performing companies in each year under study example, e.g., JSW Steel reported positive EVA worth Rs. 725.76 cr in year 2009, where as Hindustan zinc, in same year, eroded shareholder wealth and reported negative EVA worth Rs. -545.72cr . similar behavior of large standard deviation were also observed for MVA (in panel B) during the entire study period. Further skwness quantifies the extent of departure from symmetry and indicates trhe direction in which the departure takes place.

Table 5: EVA and MVA of sample companies
(Aggregates, Averages and Ranks)and their Respective Directions

| Company Name | (In Crores) |  | Rank | (In Crores) |  | Rank | Directions |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | EVA |  | MVA |  |  |  |  |
|  | Total | Average |  | Total | Average |  |  |
| ADHUNIK METALIKS | 52.53 | 10.51 | 8 | 1297.35 | 259.47 | 9 | E+M+ |
| AJMERA REALTY | 62.50 | 12.50 | 7 | 5412.35 | 1082.47 | 6 | E+M+ |


| BHUSHAN STEEL | 878.85 | 175.77 | 5 | 1627.81 | 325.56 | 8 | E+M+ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | :--- |
| ELECTROSTEEL | -34.78 | -6.96 | 9 | -612.06 | -122.41 | 10 | E-M- |
| HINDUSTAN ZINC | -1126.47 | -225.29 | 10 | 54903.37 | 10980.67 | 2 | E-M+ |
| ISMT LTD | 220.83 | 44.17 | 6 | 1807.88 | 361.58 | 7 | E+M+ |
| ISPAT INDS. | 1733.39 | 346.68 | 1 | 6278.00 | 1255.60 | 5 | E+M+ |
| JINDAL STEEL | 1211.15 | 242.23 | 4 | 52042.05 | 10408.41 | 3 | E+M+ |
| JSW STEEL | 1447.75 | 289.55 | 2 | 9931.13 | 1986.23 | 4 | E+M+ |
| TATA STEEL | 1230.21 | 246.04 | 3 | 66623.04 | 13324.61 | 1 | E+M+ |
| Grand Total | $\mathbf{5 6 7 5 . 9 5}$ | $\mathbf{1 1 3 5 . 1 9}$ |  | $\mathbf{1 9 9 3 1 0 . 9 2}$ | $\mathbf{3 9 8 6 2 . 1 8}$ |  |  |

Table 5 provide the aggregate as well as average values of both EVA and MVA created/eroded by sample companies during the entire study period. It also provides their ranking on the basis of EVA as well as MVA. Taking average EVA as the base, the top three wealth creating companies are ISPAT IND, JSW STEEL and TATA STEEL, where as ADHUNIK METALIKS, ELECTROSTEEL, HINDUSTAN ZINC. From the MVA perspective, TATA STEEL, HINDUSTAN ZINC and JINDAL STEEL got top three position in value creation, where as BHUSHAN STEEL, ADHUNIK METALIKS and ELECTROSTEEL have been placed in top three value destroyer list. Thus a mere 8 out of 10 companies steel most valuable companies list boasted overall EVA during the entire study period. On other hand 9 out of 10 companies reported an overall positive MVA.

Quite obviously, EVA and MVA value of sample companies don't always move in the same direction. Thus, the sample features depicting direction of EVA and MVA are presented in figure 1.Figure 1


It shows around $80 \%$ of the companies have positive EVA and positive MVA (category A). And around $10 \%$ have Negative EVA and Negative MVA (category B). Conversely, around 10\% have Positive EVA and Negative MVA (category C) whereas, there is no company to represent where EVA positive and MVA shows Negative value (category D).Of the above category C \& D require some more explanation, that is when MVA does not follow EVA. Such difference between MVA \& EVA often seperates strategic investors from the value investors \& also explains why the market often react to a corpqarate announcement in a surprising way. Suppose the company has just announce layoff of its hubdred R\&D employees to improve its cash flow \& firther to enhance its EVA. If the stock market feels that the employees were not doing useful, the share price will move higher. On the other hand contrary the stock would drop, If the lay-off has being taken has the management's permission about the company future prospects.

Category $\mathrm{C}(\mathrm{E}-\mathrm{M}+)$ : Some of the important players falling in this category are 3M India Ltd., HCL, Infosys Technologies, Satyam Computer Services Ltd., Tata Tea Ltd., etc. Among these, one
company, i.e., Reliance Industries acquired place in the top five wealth creator list from the MVA perspective whereas, it has got third rank from bottom, when observed through the EVA angle. Possible reasons of such contradiction might be:

- Companies in this category have gained the confidence of the strategic investors and hence, their stock is overpriced;
- Markets expect an increase in their EVA. This is based on the assumption that MVA is the present value of future EVA (Ramana, 2004);
- Huge asset base; and
- Substantial investment being made in the project which cascades not into immediate returns, but into long-term returns.

Hence, the companies in this category need to achieve a positive EVA by improving their operational efficiency and balance sheet management. Moreover, what matters more is that such companies should go for a substantial capital investment only when they are sure that they can raise their return on capital employed by upping the utilization of their existing assets or by stimulating demand for their products and services.

Category $\mathrm{D}(\mathrm{E}+\mathrm{M}-)$ : In the present study, there is no company portraying a picture where EVA gives positive and MVA reports negative numbers; but in a market-driven economy, such companies may exist. Possible reasons for such a situation might be:

- Companies though capable in generating wealth, may have underpriced stocks;
- Market expects a major fall in EVA that may be due to announcements of future investments in some projects that don't seem to be justifiable;
- Improper market valuation techniques; and
- Failure to communicate company's strategies effectively.

Actually, the market price of scrip is not a function of its fundamental strengths, but of investors perceptions that often have no quantitative basis. Ramana (2004) has given suggestions that such companies need to build confidence and awareness among investors and the market about their wealth generating abilities. To see the signaling effects on share prices, companies can also offer benefits like dividend declarations and bonus issue to its existing investor's base. In addition, an announcement of a hot new product or an attractive deal can also have influential effects.

## Conclusion

The EVA-MVA framework provides a new lens through which the underlying economies of a business and its contribution to wealth creation can be viewed. Unless the companies focus on EVA as a metric that can realistically assess its economic contributions, shorn of accounting anomalies, they may find it difficult to survive in the long run. The present study found that almost $50 \%$ of the sampled companies representing India's wealth club undoubtedly destroyed the wealth of its shareholders. It raises a question on how the paucity of positive EVA in Indian companies can be declined? In the short run, factors like reduction in the companies' cost of capital, increase in its return on capital employed, an improved operational efficiency, hiving off unproductive assets and optimizing the debt to equity ratio will all contribute to an upswing in its EVA. Thus, the short-term solution for a high EVA lies in the choice of positive Net Present Value (NPV) projects and products that are not capital intensive. Moreover, a consistent high EVA from year to year also results in an increase in the company's MVA. For this, companies need to focus on growth and financial jurisprudence simultaneously (BT-2000). The advisors and managers should seek to link the business strategies to values and values to performance for the achievement of the objective of value creation. Though in the last four years, it seems as if Indian companies have paid a greater deal of attention in improving EVA, yet the metric has not found any legal backing. It is not mandatory for the companies to calculate their economic profitability methodically and disclose the same in the audited annual
reports. Ehrbar (1999) rightly claims that corporations will continue to use a variety of measures to gauge their financial performance, but none will provide a more accurate measure of wealth creation than EVA. As companies begin to understand the power of EVA and incorporate it as the basis for various capital budgeting decisions, performance evaluations and bonus determination will be on the road to achieve outstanding success.

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## लोक साहित्य और रिष्ट साहित्य का अंतः सम्बंध

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किसी भी देश की संस्कृति वहां के लोक साहित्य में विद्यमान रहती है । लोक साहित्य ल्रोक जीवन का सहज और जीवंत माध्यम है। इसलिए किसी भी क्षेत्र की सभ्यता, संस्कृति, रीति-रिवाज, खान-पान, वेशा-भूषा, कलासाहित्य और जन आकांक्षाओं का सूक्ष्म अवल्रोकन इनके माध्यम से आसानी से हो सकता है क्योंकि ल्रोक साहित्य से नाता जोड़े बिना किसी भी देश की संस्कृति की जानकारी प्राप्त नहीं की जा सकती है। लोक साहित्य ल्लोक कथाओं, ल्गोकगीतों, ल्गोक-नाट्यों, ल्रोक गाथाओं और प्रकीर्ण साहित्य का असीम भण्डार होता है। यही बात है कि अगर हमें किसी देशा की संस्कृति को जानना है तो पहले हमें उस देश के लोक साहित्य को जानना होगा। वास्तव में 'किसी भी स्थान के लोक जीवन का सांगोपांग चित्रण वहां के लोक साहित्य में प्रतिबिम्बित होता है। लोक साहित्य में यह संजीवनी है जिसका स्पर्श पाकर मूर्छित प्रतिमा पुनः जीवित हो उठती है। कहा जाता है कि ल्रोक साहित्य कच्चे दूध की भाँति पवित्र एवं पौष्टिक है।" ' अतः परिष्कृत साहित्य के विपरीत लोक साहित्य होता है। इसकी भाषा व्याकरण के नियमों से सदा मुक्त होती है। "जन भाषा के माध्यम से उनकी चिन्ता, पीड़ा, वेदना तथा हर्ष-उल्लास की अकृत्रिम अभिव्यक्ति लोक साहित्य की सबसे बड़ी विशोषता है।" ${ }^{\text { }}$ इसलिए ल्लोक साहित्य जनता की सम्पत्ति होने के कारण लोक संस्कृति का दर्पण है। लोक साहित्य की सामग्रियों में ही विशाल व्यापक लोक संस्कृति का समृध्द, पुनीत इतिहास व्यक्त है, इससे यह निष्कर्ष निकलता है कि लोक अपनी संज्ञा में बराबर बना रहने वाला इब्द है।

यह लोक साहित्य ही होता है जिसमें मानव की यथार्थ एवं स्चच्छन्द प्रकृति जीवंत रुप में प्रकट होती है। लोक साहित्य समस्त जातियों, रूढियों, अन्धविइवासों, कथाओं, गाथाओं, मुहावरों एवं कहावतों का साहित्य है। एक विद्वान लेखक का कथन है - "यह उस मौखिक लोक-समूह को अपना मानता है जिसमें लोक की युग-युगीन वाणी-साधना समाहित रहती है।" इसी विषय में डॉ. वीरेन्द्र कुमार वसु का मानना है - "लोक साहित्य की अवहेलेना और उपेक्षा हम नहीं कर सकते। उसकी उपेक्षा का अर्थ है संस्कृति की उपेक्षा, उसके तिरस्कार का मतलब है सम्पूर्ण मानव जाति की सभ्यता एवं संस्कृति का क्षय।" ${ }^{\text {ड }}$ डॉ. यदु जी का कहना है कि "लोक साहित्य में मानवीय संबंधों का रुपांकन सरलतम विधि से होता है। वहां शास्त्रीय तर्क-विर्तक का कोई महत्व नहीं होता। राजा और प्रजा के व्यवहारों पर समान रुप से लोक-जीवन की छाप होती है। लोक में घटित घटनाएँ और वर्तमान स्थितियाँ पोथीबध्द धारित्रों को भी उपने घेरे में ले लेती हैं।"

डॉ. भुवनेरवर अनुज के अनुसार - "लोक साहित्य लोक समूह द्वारा स्वीकृत व्यक्ति की परम्परागत मौखिक क्रम में पाई गई वह वाणी है जिसमें लोकमानस संग्रहीत रहता है। आदिम मानव के मस्तिष्क की सीधी तथा सच्ची अभिव्यक्ति ही लोकवार्ता तथा लोक साहित्य है।" डॉ. भवदेय पाण्डेय के अनुसार - "लोक साहित्य समाज के प्रत्यक्ष ज्ञान का महान केन्द्र होता है। इसमें धरती होती है, धरती की अनुभूति होती है और अनुभूति में प्रबोधित करने की शक्ति निहित रहती है।"

लोक साहित्य नये-नये अनुभवों को इकट्डा करके सम्पन्न हो जाता है लेकिन उसमें विगत जीवन का भी अवरोष मिलता है। इस प्रकार झास्स्रीय तर्क-वितर्क से पूर्णत: मुक्त ल्रोक साहित्य में मानवीय सम्बन्धों का रुपांकन

बड़ी ही सरलता से हो जाता है। इस विषय में डॉ. कृष्णदेव उपाध्याय का कहना है कि - "एक समय था जब संसार के समस्त देहों में मनुष्य प्रकृति देवी का उपासक था तथा प्राकृतिक जीवन व्यतीत करता था। उस समय उसका आचारविचार, रहन-सहन सरल-सहज तथा स्वाभाविक था। वह आडम्बर तथा कृत्रिमता से कोसों दूर था। वह स्वाभाविकता की गोद में पला हुआ था। उसके समस्त क्रिया कलाप, उठना-बैठना, हँसना-बोलना स्वाभाविकता में आगे रहते थे। मन के अनुरंजन के लिए साहित्य की रचना उस समय भी होती थी और आज भी होती है परन्तु दोनों युगों के साहित्य में जमीन-आसमान का अन्तर है। उस युग के साहित्य का प्रधान गुण था - स्वाभाविकता, स्वच्छन्दता तथा सरलता। वह आकाइा में विचरने वाली चिड़िया के समान अपना ही सरल तथा पवित्र था जितना गंगाजल की निर्मल धरा। उस समय के साहित्य का जो अंइा अवशिष्ट तथा सुरक्षित रह गया है, वही हमें लोकसाहित्य के रूप में उपलब्ध होता है।" ${ }^{\circ}$

कोशागत अर्थो में ‘लोक‘ कोई ऐसा स्थान है, जिसका बोध देखने से होता है। हिन्दी शब्द सागर-आठवाँ भाग १९७१ के अनुसार ‘लोक’ का अर्थ संसार, जगत, स्थान, ल्गोग, जन, समाज, मानव जाति आदि हैं। यह पौराणिक लोकों से भिन्न (मनुष्य लोक, देव लोक, ब्रम्हलोक, भुव लोक स्वर्ग आदि) धारणा है। समाज झास्र्रीय विवेचन में "Folk - A group of peoples, a primitive kind of post-tribal social organisation." 9 Folk-Modess of people which determine their culture, as beaver of culture, as a substitute for race, or universal, not primitive only. "The folk, at any and in any place, approximate the product and process of the people in their associations among each other, and their interactions between their regional, physical environment and their culture developmwnt" ${ }^{10}$ लेकिन कहों-कहों पर ‘लोक‘ को ‘लोग‘ भी माना है -
"Folklore to me has been a bath, a search, a pilgrimage to understand my solf and my roots, and to be close to those people who have shaped my clife," ${ }^{11}$ Deewj ${ }^{3}$ en Yeer - "Dscovery of myself ..........Ever the most sophisricated urbanity of the twentieth century has same aspects of his way of life that can be explained only by reference of the folk culture in which his own roots lie." ${ }^{12}$ डॉ. राजकुमार तिवारी के शब्दों में - "लोक न तो कोई दर्शन है, न कोई जनपद है और न केवल जनमानस को ही लोक कहा जा सकता है। यह तो प्रवाहमान काल का अप्रतिम प्रवाह है कि जिसमें भारतीय मानस डुबकी लगाता रहता है।"? ‘लोक‘ शाब्द पर एक विद्वान ने अपने विचार इस प्रकार प्रकट किए हैं - "लोक हमारे जीवन का समुद्र है, इसमें भूत, भविष्य और वर्तमान सभी कुछ संचित रहता है। वह राष्ट्र का अमर स्वरुप है। लोक और लोक की धात्री सर्वभूतरता पृथ्वी और लोक का व्यक्त रुप मानव हमारे नये जीवन का अध्यात्म शास्त्र है। इसका कल्याण ही हमारी मुक्ति का द्वार है और निर्माण का नवीन रुप भी। लोक, पृथ्वी और मानव इस त्रिलोक में जीवन का कल्याणात्मक रुप है।" ${ }^{\text {ै }}$ इसलिए ‘लोक’ शब्द का अर्थ है - 'देखने वालॉ' वह समस्त समुदाय जो इस कार्य को करता है 'ल्लोक’ होता है। अतः लोक और साहित्य दोनों ही अपने में एक महान परम्परा संजोये हुए हैं। हम कह सकते हैं कि - "लोक साहित्य मनुष्य की आदिम प्रकृत भावाभिव्यक्ति का महत्वपूर्ण साहित्य है। इसकी ईैली अनलंकृत तथा गतिरील होती है। यह हमेशा काल सापेक्ष सम्पन्न साहित्य है। संक्षेप में यह बहुविध, बहुरंगी, बहुरंगी, बहुरैली और बहुजन-हिताय साहित्य है।" ${ }^{\text {4 }}$
लोक-साहित्य और रिष्ट-साहित्य में आपस में बहुत गहरा संबंध है। क्योंकि शिष्ट साहित्य और लोक साहित्य दोनों का वर्ण्य विषय एक ही है और वह है मनुष्य है। "लोक-साहित्य जन-मन-रंजन से अद्भुत है तो रिष्ट साहित्य जन कल्याण की भावना से अद्भुत होता है। इसलिए शिष्ट साहित्य के विकास की अपनी परम्परा होती है। शिष्ट - साहित्य

का अपना व्याकरण होता है। भाषायी शुचिता का ध्यान रखा जाता हैं। आवइयकतानुसार ज्ञान के शिक्षण-प्रशिक्षण की व्यवस्था भी होती है।" ${ }^{\text {§ }}$

जैसे साहित्य समाज का दर्पण होता हे। वैसे ही लोक साहित्य लोक संस्कृति भी देश की संस्कृति की जानकारी प्राप्त नहीं कर सकते। वास्तविकता भी यही है कि सम्पूर्ण जनता की चित्तवृत्तियाँ, आचार-विचार, रहनसहन एवं रीति-रिवाजों का अभिज्ञान लोक साहित्य से ही होता है। इसलिए अगर हम साहित्य पर नजर डालें तो पायेंगे कि साहित्य-लोक चेतना का परिष्कार है। संत साहित्य को ही देखिए - संत साहित्य का विकास लोक चेतना का ही परिष्कृत रुप है, जिसको सामायिक क्रांति की भूमिका में प्रस्तुत किया गया हैं। अत: इन संतों के काव्य को हम लोक से अलग करके नहों देख सकते। डॉ. नामवर सिंह लिखते हैं कि - "लोक साहित्य तथा रिष्ट साहित्य का संबंध ‘लोक' और 'रिष्ट' मानव समूहों के सम्बन्ध पर निर्भर है और चूंकि ये सामाजिक संबंध क्रमइः बदलते रहते हैं इसलिए लोक-साहित्य और रिष्ट साहित्य के संबंध तदानुरुप परिवर्तित होते रहते हैं।" ${ }^{\text {ใ }}$

लोक साहित्य ही कला के सहयोग से परिनिष्ठित साहित्य का जनक बन जाता है। क्योंकि लोक-गीतों और साहित्यिक गीतों में परस्पर गहरा सम्बन्ध है। वास्तव में कल के सहयोग से ही लोकगीत साहित्यिक गीत बन गए और इनमें कविता रूचि प्रधान होने लगी। यदि लोक-साहित्य का सम्यक् अनुरीलन एवं अभिवर्धन किया जाए तो रिष्ट साहित्य की भी वृध्दि होगी। अतः शिष्ट साहित्य में प्राप्त अभिप्रायों वे मूल आगम स्रोतों को खोजें तो लोक साहित्य तक जाना पड़ता है। उदाहरण के रूप में हम देख सकते है कि तुलसी, सूर, मीरा से लेकर आधुनिक युग के साहित्यकारों की रचनाओं में ल्रोक-साहित्य की अमूल्य निधियाँ छिपी हुई हैं। इसल्एिए आज जो लोक में है वह कल झास्त्र में परिवर्तित होता है और जो शास्त्र रूप में विद्यमान है वह कालान्तर में शास्तीय न रहकर लोक जीवन में जीवंत हो उठता है। "यह बात न केवल साहित्य और कल के परिर्रेक्ष्य में घटित होती है, वरन संगीत के क्षेत्र में भी घटित होती है। कितनी ही लोक धुनें शास्रीय संगीत में अपना विशिष्ट स्थान बनाकर ‘रिष्ट’ हो चुकी है।" "८

रिष्ट साहित्य में जहां रोजमर्रा के जीवन की झलक, उसकी वास्तविकता और स्वाभाविकता का चित्रण मिलता है वहीं लोक साहित्य में भी वास्तविक ल्रोक जीवन की समस्त अनुभूतियां चित्रित होती हैं क्योंकि ल्रोक साहित्य का मौलिक स्वरुप मौखिक माना गया है। इसलिए यह माना जाता है कि वह समूह की रचनाशीलता का परिणाम है। अत: लोक साहित्य अपनी मौखिक परस्परा में पीढ़ी हस्तांतरित होती रहती है। इसल्एिए लोक साहित्य भी रिष्ट-साहित्य की तरह अपनी मूल प्रेरणाओं के साथ निरन्तर गतिशील रहता है। लोक-साहित्य संस्कार और परिमार्जन से दूर होता हुआ भी वास्तविक और सामाजिक होता है क्योंकि इसमा उद्गम स्थल लोक मानव के हदय की भावनाएं होती हैं। उपाध्याय जी ने इस विषय में ल्रिखा भी है - "लोक-साहित्य जन समाज की वस्तु है, अतः उसमें जनता का हदय ल्रिपटा रहता है। यह साहित्य कृत्रिमता से कोसों दूर रहता है।"१९ शिष्ट-साहित्य की प्रवृत्ति भी संस्कार और परिमार्जन की है। लोक-साहित्य और रिष्ट साहित्य के अंतः संबंध के विषय में एक विद्वान ने कहा है, "रिष्ट साहित्य की प्रवृत्ति संस्कार है वैसे ही रिष्ट-साहित्यकार ल्रोकवार्ता अथवा लोक-साहित्य के ढेर में झाइवत और सामाजिक को अलग-अलग कर देता है।" ${ }^{\circ \circ}$ इस प्रकार शिष्ट साहित्य को ‘बँधा हुआ जलाशाय' कहा जा सकता है जबकि ल्रोकसाहित्य को ‘बहता नीर'।

इस प्रकार हम कह सकते हैं कि लोक-साहित्य जंगल में खिल्या हुआ वह फूल है जो स्वयं ही उग जाता है, उसके लिए किसी विशेष तैयारी की जरुरत नहों होती, जबकि रिष्ट-साहित्य उस बगीचे की तरह होता है जिसकी

क्यारियाँ कायदे से सजाई जाती हैं। सच्चाई तो यही है कि लोक-साहित्य को लगातार कठिन परीक्षाओं एवं चुनौतियों से गुजरना पड़ता है। लेकिन वास्तविकता तो यही है कि लोक-साहित्य रिष्ट साहित्य का एक अभिन्न अंग है। लोक साहित्य में मौलिकता व कल्पना प्रधान रूप में रहती है और यह भावात्मक स्तर पर समाज से जुड़ा रहता है। संस्कार, परिमार्जन से मुक्त लोक-साहित्य का विकास शिष्ट-साहित्य की दिशा में होता है।

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## भारतीय लोकनृत्यों का प्रवास - आदि से आजतक

श्रीमती किसु पालः शोध छात्रा, जे. जे. टी. विश्वविद्यालय, राजस्थान
हजारों वर्षों से लोगों ने खज़ाने की तरह अपनी परंपराओं और सांस्कृतिक धरोहर का सृजन किया है । जो अपनी सामाजिक जीवन का एक अंग है। आदिकाल से शिकारी, मत्स्य व्यवसाय करनेवाले, खेती करके अपनी आजिविका करके जीवन निर्वाह करनेवाले, भमण तथा स्थलांतर करनेवाले आदि बातें लोकनृत्य के निर्माण में विरोष महत्व रखती है । अपने अंतर्मन की प्रसन्नता को व्यक्त करने का तथा मनोरंजन हेतु ‘नृत्य' का सर्वोत्तम तथा आसान तरीका उनके पास उपलब्ध था। विवाहोत्सव, नामकरण विधी, पूजा विधी, पितृपूजा, पशुबली, उत्सव एवं त्यौहार जैसे अनेक कारणो के लिए "'तृत्य" प्रमुख तथा आवर्यक अंग बनता गया ।

उसी तरह समय के साथ लोकनृत्य का उपयोग सिर्फ अपने मनोरंजन, खुरी के लिए ही नही, परन्तु युद्धक्षेत्र, जादू-टोना, मन्र्र-तन्त्र के लिए, भूत-प्रेत तथा तूफान, बाढ़, भूकंप आदि प्राकृतिक बाधाओं को शांत करने के लिए भी किया जाने लगा। यह नृत्य लोगों द्वारा कुदरती रुप से अपने आप विशिष्ट ढांचे में साकार होते चले गये । उसी प्रकार आने वाली वर्तमान पीढ़ी द्वारा इस धरोहर की हिफाजत की जा रही है ।

आज के आधुनिक युग में विविध उपकरण, प्रकाश प्रकल्प, वेशभूषा, आधुनिक वाद्ययंत्र, ध्वनी प्रकल्प तथा सुरोभित रंगमंच इनके प्रयोग अथवा उपयोग से लोकनृत्य प्रस्तुती करण में विरोषता प्रदान की जा रही है । जिससे इस कला को निखरने तथा संवरने का मौका मिला है ।

लोकनृत्यों के कुछ उद्देरय अथवा प्रवाह है जैसे कि -
१) यह एक सहज, स्वभाविक तथा प्राकृतिक मानवीय अनुभूती अथवा सौंदर्य है ।
२) मनुष्य के समूह अथवा झुंड प्रवृत्ति का सुंदर व नैसर्गिक सादरीकरण हैं।
३) इस कला को अपनी एक अलग गति, लय तथा ताल की पहचान है ।
४) जीवन के गतिशीलता की कलात्मक अनुभूति है ।
4) यह एक स्वच्छंद कला है जिसमें शास्तीय नृत्यों जैसी मुद्रा, इलोक इत्यादी अभ्यासक अंग नहीं हैं ।
६) ये कलाएं समाज का सच्चा दर्पण है।
७) लोकनृत्यों द्वारा देवी-देवताओं की स्तुति, खेती-बाड़ी एवं कटाई-बुनाई के उपरान्त समाज रचना की छबी का उत्पलवन होता है ।
८) लोकनृत्यों में नियम की पाबंदी नहीं हैं ।
९) लोकनृत्य तथा लोकगीत हमारे देश के सांस्कृतिक धरोहर है अर्थात् उसे हम सभी को कर्तव्यदक्षता से सँभालना, सजाना, सँवारना चाहिए ताकि आनेवाली पीढ़ी दर पीढ़ी इस कला का प्रवाह अनवरत बहता रहें ।
१०) लोकनृत्यों की उत्पत्ति लोगों द्वारा लोगों के लिए की गई है ।
११) लोकनृत्यों का उद्देश सामूहिक मनोरंजन, परस्पर प्रेम भाव को बढावा, संस्कृति का सृजन करना तथा मेल मिलाप को बढ़ावा देना है ।
१२) लोकनृत्य ही एक ऐसी सृजनात्मक आंगिक कला है, जो समाज ने समाज के लिए निर्माण किया हुआ "परमानन्द" है।

यह कला हजारों सालो से पीढ़ी दर पीढ़ी संपूर्ण संसार में विभिन्न देशों के, विभिन्न गावों में प्राकृतिक और पारंपारिक तारिकों से सांस्कृतिक धरोहर के रुप में फूली-फलों, पल्लवित और विकसित हुई है।

प्रत्येक व्यक्ती प्रकृति की ओर से ताल, लय तथा सुरों का खजाना उपहार के रुप में, पुरस्कार के रुप में प्राप्त हुआ है । लोकनृत्य की कला का उद्गम तथा विकास लोगों द्वारा लोगों के लिए किया गया है । लोगों का आचारविचार, व्यवहार, प्रसन्नता, सामाजिक तथा सांस्कृतिक पद्धति को लोगों ने बड़े ही उत्साह तथा प्रसन्नता से, मुक्त स्वरुप में प्रदर्शित किया है, इसीलिए यह अनोखा वरदान उन्हे लोकनृत्य के रुप में प्राप्त हुआ ।

सबसे महत्वपूर्ण तथा प्रसन्नता की विरोष बात यह है कि, वर्तमान स्थिती में अनेक छोटे - बड़े सरकारी अथवा निजी संस्थाएँ, सामाजिक तथा सांस्कृतिक मंडल बड़े पैमाने पर लोकनृत्यों की प्रतियोगिता, शिबिर, कार्यशालाओं का आयोजन करके लोकनृत्यों की इस महान भारतीय कला की परंपराओं का, संस्कृति का, सभ्यता की समृद्धि की धरोहर का "तृत्यम् संस्कृति संवर्धनम्" इस ब्रिदवाक्य के साथ सृजन कर रही है ।

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5) Nritya bharati- Author Acharya Sudhakar

## "ग्राम्य विकास में महिलाओं की भूमिका"

कृष्ण कुमार शोधार्थी, राजनीति विज्ञान, जे०जे०टी० विश्वविद्यालय, झुनझुनू (राजस्थान)
भारत वर्ष गॉवों का देश है क्योंकि आज भी यहॉ की अधिकांश जनसंख्या गॉवों में निवास कर रही है। ग्रामीण समाज में अनेक सामाजिक संस्थाऐं पायी जाती हैं, उनमें से ग्राम पंचायतों का विशेष महत्व एवं स्थान है। ग्रामीण पद्धति और लोकनीति के अनुसार ही ग्राम पंचायतों की स्थापना हुयी है। ग्राम वासियों के लिए जिस न्याय व्यवस्था को स्थापित किया गया है, उसे आज ग्राम पंचायत के नाम से सम्बोधित किया जाता है। लोकमान्यता के विश्वास के आधार पर पंचों को परमेश्वर के रूप में देखा जाता रहा है। वेद, महाभारत, धर्म-सूत्र, मनुस्मृति आदि ग्रन्थों में पंचायतों का विवरण प्राप्त होता है। ग्रामीण समाज के पुर्ननिर्माण की दिशा में भारतीय शासन स्वतंत्रता के पश्चात से निरन्तर प्रयासरत है । इसी कारण पंचवर्षीय योजनाओं का महत्वपूर्ण लक्ष्य ग्राम्य विकास रहा है । स्वतंत्रता प्राप्ति के पश्चात् देश में लोकतांत्रिक शासन प्रणाली की स्थापना होने पर पंचायती राज की स्थापना का लक्ष्य रखा गया । स्वतंत्र भारत के संविधान में ग्राम पंचायतों का विधान किया गया। संविधान की धारा 40 में यह उल्लिखित है कि "राज्य को यह प्रयास करना चाहिए कि ग्राम पंचायतों को पुर्नगठित किया जाये और उन्हें इतने अधिकार दिये जाँए कि वे स्वशासन की इकाई के रूप में कार्य कर सके" ${ }^{1}$ । स्वतंत्रता प्राप्ति के पश्चात ग्रामीण शक्ति-संरचना एवं नेतृत्व के निर्धारण में भूमिका निभाने वाले आधारों में परिवर्तन हुआ है । भारतीय संविधान का तिहत्तरवॉँ संशोधन महिलाओं के विकास एवं प्रगति की राह में एक महत्वपूर्ण कदम है । इस संशोधन के माध्यम से ग्राम पंचायतों, पंचायत समितियों तथा जिला परिषदों के अध्यक्षों के पदों की संख्या के एक तिहाई पदों को महिलाओं के लिए आरक्षित कर उन्हें राजनैतिक एवं सामाजिक रूप से सशक्त बनाकर समाज में उनकी भागीदारी बढ़ाने का नियोजित प्रयास किया गया है । इन्हीं प्रयासों के परिणाम स्वरूप आज देश में 12 लाख से अधिक महिला निर्वाचित प्रतिनिधि हैं । इन महिला निर्वाचित प्रतिनिधियों से अपेक्षा की गयी है कि वे ग्राम विकास के कार्यक्रमों को लागू करने में अपेक्षित सहयोग दें, क्योंकि ग्राम विकास सम्पूर्ण समाज के विकास का महत्वपूर्ण आधार है । इस संदर्भ में राबर्ट चैम्बर्स" ने भी लिखा है कि, "ग्राम विकास एक महत्वपूर्ण ब्यूह रचना है, जो कि एक समूह विशेष के लोगों, निर्धन ग्रामीण पुरूष एवं महिलाओं को वह सब कुछ प्राप्त करने के योग्य बनाता है, जो कि वह चाहते हैं ।"

साहित्य की समीक्षा - विभिन्न समाज वैज्ञानिकों ने ग्राम पंचायतों की कार्यप्रणाली, महिलाओं की राजनैतिक क्रियाकलापों में सहभागिता, नेतृत्व के परिवर्तित प्रतिमानों आदि के संदर्भ में अध्ययन किए हैं, उन के कुछ प्रमुख संदर्भ निम्नवत् हैं : पोलेगर ${ }^{3}$ ने ग्राम पंचायतों में महिला एवं पुरूष अध्यक्षों की भूमिका का तुलनात्मक अध्ययन कर स्पष्ट किया है कि महिलाएं पुरूषों से आज भी निर्णय लेने एवं अपने अधिकारों का प्रयोग करने में पीछे हैं। वे आज भी अपने पद के अनुरूप भूमिका का निर्वाह स्वतंत्र एवं निष्पक्ष रूप

से नहीं कर पा रही हैं, क्योंकि इनमें आज भी परम्परागत संकीर्णता की भावनाएं विद्यमान हैं । बाविष्कर ${ }^{4}$ ने भी अपने अध्ययन से इसी तथ्य की पुष्टि की है। आपने स्पष्ट किया है कि ग्राम पंचायतों में जो महिलाएँ विभिन्न पदों पर आसीन हैं, वे पारिवारिक एवं स्थानीय दबाब, निर्णय लेने की भूमिका में अभ्यस्त न होने आदि के कारण सौंपे गए दायित्वों का निष्ठापूर्वक निर्वाह करने में कठिनाइयों का सामना कर रही हैं । झाॅ, बारिक ${ }^{6}$ ने अध्ययन से स्पष्ट किया है कि ग्राम पंचायतों में महिलाओं का सक्रिय प्रतिनिधित्व बहुत कम है । ग्राम पंचायत में महिलाओं के सक्रिय प्रतिनिधित्व के कम होने का प्रमुख कारण उनकी दुहरी भूमिका, अशिक्षा, जातीय बन्धन, रूढ़िवादी मूल्य एवं मान्यताओं आदि का होना है। कृष्णा ${ }^{7}$, सिन्धल ${ }^{8}$ ने भारत के सामाजिक, आर्थिक एवं राजनैतिक विकास की प्रक्रिया में ग्रामीण महिलाओं

की स्थिति की विवेचना कर स्पष्ट किया है कि महिलाओं के सामाजिक विकास में सामाजिक-सांस्कृतिक मान्यताएं, पुरूष प्रधान समाज होना, पितृ सत्तात्मक व्यवस्था आदि प्रमुख बाधक कारण हैं । इन बाधाओं के बावजूद महिलाओं का पंचायतों में आरक्षण प्राप्त होने से उनकी राजनैतिक क्षेत्र में सहभागिता तो बढ़ी ही है, साथ ही वे जीवन के अन्य क्षेत्रों में भी स्वयं को आगे बढ़ाने का सफल प्रयास कर रही हैं । नागर ${ }^{9}$ ने ग्रामीण महिलाओं की पंचायती राज-व्यवस्था में भागीदारी का अध्ययन कर स्पष्ट किया है कि ये महिलाएँ अपने निर्धारित दायित्वों का निर्वाह करने में मनोयोग से कार्य कर रही है। उन्होंने ग्रामों में पीने का स्वच्छ जल उपलब्ध कराने को प्रथम, ग्राम में मन्दिर, धर्मशाला, अस्पताल, स्कूल का निर्माण कराने को द्वितीय, सड़कों एवं पंचायत भवन का निर्माण कराने को तृतीय प्राथमिकता के आधार पर सम्पन्न कराया हैं । इन कार्यों के साथ-साथ वे समाज के कल्याण के लिए संचालित विभिन्न कार्यक्रमों में भी अपनी सहभागिता सुनिश्चित कर रही है । सिन्हां की मान्यता है कि त्रिस्तरीय पंचायत चुनाव में आरक्षण मिलने से महिलाओं का प्रतिनिधित्व तो बढ़ा है । ये महिलाएं पंचायतों में अपने दायित्वों का ठीक प्रकार से निर्वाह कर सकें, इसके लिए आवश्यक होगा कि पंचायत समिति मुख्यालय पर सभी जनप्रतिनिधियों, पंचायत सदस्यों एवं अधिकारियों आदि की समय-समय पर बैठकें होनी चाहिए । कुमार ${ }^{11}$ ने मालवांचल के तीन जिलों झाबुआ, उज्जैन व इन्दौर में महिला ग्राम पंचायत प्रतिनिधियों की पंचायती राज व्यवस्था में भागीदारी का अध्ययन किया है। अध्ययन से स्पष्ट हुआ है कि संवैधानिक सशक्तीकरण के बावजूद तृणमूल स्तर पर सांस्कृतिक सामाजिक सीमाएं व्यापक स्तर पर प्रचलित हैं, विशेषतः महिलाओं के लिए चाहे वे सामान्य श्रेणी / पिछड़ा वर्ग / अनुसूचित जाति की हों। आरक्षण से पंचायतों में उन्हें प्रतिनिधित्व का अवसर तो प्राप्त हुआ है, परन्तु प्रत्येक क्षेत्र में नीतिगत निर्णय लेने का वास्तविक अधिकार पुरूषों के ही पास है। अधिकतर महिला प्रतिनिधित उन्हीं परिवारों से थीं जिन परिवारों से पूर्व पंचायतों में कोई पुरूष प्रतिनिधि पद पर था। पंचायती राज व्यवस्था में महिलाओं की सक्रिय भागीदारी बढ़ाने के लिए आवश्यक है कि उन्हें अधिक से अधिक प्रशिक्षित किया जाय, तब ही वे वांछित लक्ष्यों को प्राप्त कर सकेगी। यह कार्य सरकार स्वयं एवं स्वयं सेवी संगठनों की मदद से सम्पन्न कर सकती है ।

उपरोक्त अध्ययनों के जो सन्दर्भ प्राप्त हुए हैं, उनके आधार पर कहा जा सकता है कि ग्राम्य विकास में महिला पंचायत सदस्यों की भूमिका से सम्बन्धित अध्ययनों का अभी भी अभाव है। प्रस्तुत अध्ययन इसी अभाव की पूर्ति की दिशा में एक प्रयास है ।
अध्ययन के उद्देश्य- प्रस्तुत अध्ययन के निम्नलिखित प्रमुख उद्देश्य हैं:-

1. महिला पंचायत सदस्यों ने क्षेत्र में ग्राम्य विकास हेतु कौन-कौन से कार्य कराए हैं, को ज्ञात करना ।
2. महिला पंचायत सदस्यों ने ग्राम्य विकास हेतु कार्यों को सम्पन्न कराने में कौन-कौन सी कठिनाइयों का अनुभव किया है, को ज्ञात करना ।
3. ग्राम्य विकास कार्यक्रमों को प्रभावशाली रूप से लागू करने हेतु सुझावों को ज्ञात करना ।

पद्धतिशास्त्र - प्रस्तुत अध्ययन का क्षेत्र उत्तर प्रदेश के अलीगढ़ जनपद का ग्रामीण क्षेत्र है । अलीगढ जनपद के ग्रामीण क्षेत्र से सूचनादात्रियों का चयन- अकराबाद, धनीपुर, अतरौली, जवॉ, खैर पॉच विकास खण्डों में निर्वाचित महिला पंचायत सदस्य में से किया गया है। प्रत्येक विकास खण्ड से तीस-तीस महिला पंचायत सदस्यों का चयन "दैव निदर्शन प्रणाली" के आधार पर किया गया है । इस प्रकार यह अध्ययन कुल एक सौ पचास महिला पंचायत सदस्यों पर आधारित है। सूचनाओं का संकलन "संरचित साक्षात्कार पद्धति" के माध्यम सें किया गया है। तथ्यों के संकलन में "साक्षात्कार-अनुसूची" को मुख्य अध्ययनयंत्र के रूप में प्रयोग किया गया है।
अनुसंधान की उपलब्धियॉँ - पंचायती राज व्यवस्था का प्रमुख उद्देश्य ग्रामों का सर्वांगीण विकास करना है । इन्हीं उद्देश्यों की पूर्ति हेतु ग्राम पंचायत के कार्यों का निर्धारण किया गया है । अध्ययन में

सम्मिलित सूचनादात्रियों ने ग्राम्य विकास हेतु क्या-क्या कार्य किए हैं, उनका तथ्यात्मक विवरण निम्नवत् है-

1. कृषि सम्बन्धी कार्य - अध्ययन में सम्मिलित सूचनादात्रियों ने अपने पंचायत क्षेत्र में विविध कृषि सम्बन्धी कार्य कराये हैं । इनमें से 79(52.67प्रतिशत) सूचनादात्रियों ने कृषि योजनाओं को क्षेत्र में व्यवस्थित रूप में लागू कराया है, 53(35.33प्रतिशत) ने सार्वजनिक कुआँ, तालाब की व्यवस्था करायी है तथा 18(12.00प्रतिशत) ने गोबर, कूड़ा-करकट आदि को एकत्रित कराकर खाद बनवाने का कार्य किया है ।
उपरोक्त तथ्यों से स्पष्ट होता है कि अधिकांश (52.67प्रतिशत) सूचनादात्रियों ने शासकीय कृषि योजनाओं को क्षेत्र में प्रभावशाली रूप से लागू कराने का कार्य सम्पन्न किया है । उनकी मान्यता है कि ग्रामीण विकास का मुख्य आधार कृषि है । शासन द्वारा प्रायोजित विभिन्न कृषि योजनाओं का लाभ लेने पर ही ग्रामीण व्यक्तियों के आर्थिक जीवन को उन्नत किया जा सकेगा।
2. स्वास्थ्य सम्बन्धी कार्य- ग्रामीण व्यक्तियों के स्वास्थ्य को उन्नत करने के लक्ष्य को दृष्टिगत रखते हुए 87 (58.00 प्रतिशत) सूचनादात्रियों ने क्षेत्र के व्यक्तियों को परिवार नियोजन कार्यक्रम की शिक्षा दिलायी है, 36 (24.00 प्रतिशत) ने संक्रामक रोगों के टीके लगवाए हैं, 27(18.00 प्रतिशत) ने ग्रामों में शौचालयों का निर्माण कराया है ।
उपरोक्त से स्पष्ट होता है कि अधिकांश ( 58.00 प्रतिशत) सूचनादात्रियों ने क्षेत्र के व्यक्तियों को परिवार नियोजन कार्यक्रमों की शिक्षा दिलाने को प्रथम वरीयता प्रदान की है, क्योंकि ग्रामीण समाज की समस्याओं में से 'जनाधिक्य' एक महत्वपूर्ण समस्या है । इस समस्या का निदान परिवार नियोजन कार्यक्रमों के अपनाने से ही सम्भव हो सकेगा ।
3. शिक्षा सम्बन्धी कार्य- अध्ययन में सम्मिलित सूचनादात्रियों में से 79 (52.67प्रतिशत) ने क्षेत्र में प्राथमिक स्कूलों की व्यवस्था करायी है, 45(30.00 प्रतिशत) ने प्रौढ़ साक्षरता केन्दों को संचालित कराया है तथा शेष 26 (17.33प्रतिशत) ने गॉवों में पुस्तकालय एवं वाचनालय की व्यवस्था करायी है।
उपरोक्त से स्पष्ट होता है कि अधिकांश (52.67प्रतिशत) सूचनादात्रियों ने क्षेत्र में प्राथमिक स्कूलों की व्यवस्था कराने को प्रथम लक्ष्य रखा है। उनकी मान्यता है कि प्राथमिक शिक्षा की समुचित व्यवस्था होने पर ही आज के बच्चे जो कल देश का भविष्य बनेंगे, के सर्वांगीण व्यक्तित्व का विकास हो सकेगा।
4. यातायात सम्बन्धी कार्य- अध्ययन में सम्मिलित सूचनादात्रियों में से 91 (60.67प्रतिशत) ने यातायात सम्बन्धी कार्यों के अन्तर्गत क्षेत्र की सड़कों की मरम्मत का कार्य कराया है, 47(31.33प्रतिशत) ने पुलियों का निर्माण कराया है तथा 12 (8.00 प्रतिशत) ने सार्वजनिक स्थानों से अतिक्रमण को दूर कराया है।
उपरोक्त से स्पष्ट होता है कि अधिकांश (60.67प्रतिशत) सूचनादात्रियों ने यातायात सम्बन्धी कार्यों के अन्तर्गत सड़कों की मरम्मत कराने के कार्य को महत्वपूर्ण रूप से सम्पादित किया है, जिससे कि ग्रामीण व्यक्ति यातायात के साधनों का प्रचुर मात्रा में उपयोग कर अपने उत्पादकों का अधिक मूल्य प्राप्त कर सकें ।
5. अन्य विकास कार्य- सूचनादात्रियों द्वारा सर्वागीण ग्रामीण विकास हेतु कुछ अन्य कार्य भी अपने-अपने क्षेत्रों में किए गये हैं, उनमें से 82(54.67प्रतिशत) ने विभिन्न जातियों के मध्य सद्भावना एवं भाईचारा बढ़ाने हेतु सामाजिक-सांस्कृतिक कार्यक्रमों का आयोजन किया है, 53 (35. 33 प्रतिशत) ने वृक्षारोपण कराया है तथा शेष 15 (10.00 प्रतिशत) ने पशुचिकित्सा शिविरों का आयोजन कराया है।

उपरोक्त से स्पष्ट होता है कि अधिकांश (54.67प्रतिशत) सूचनादात्रियों ने क्षेत्र में विभिन्न जातियों के मध्य सद्भावना एवं भाईचारा बढ़ाने हेतु सामाजिक-सांस्कृतिक कार्यक्रमों का आयोजन कराया है, जिससे कि क्षेत्र के व्यक्तियों के मध्य व्याप्त जातीय एवं साम्प्रदायिक वैमनस्य, क्षेत्रीय गुटबन्दी दूर हो सके और वे राष्ट्रीय एकता के सूत्र में आबद्ध होकर स्वयं का एवं राष्ट्र का विकास कर सकें ।
6. विकास कार्यक्रमों के सम्पन्न कराने की कार्ययोजना- अध्ययन में सम्मिलित सूचनादात्रियाँ ग्रामीण विकास कार्यक्रमों को सम्पन्न कराने में क्या कार्य योजनाएं अपनाती है? इस संदर्भ में संकलित तथ्यों से स्पष्ट होता है कि 97 (64.67प्रतिशत) सूचनादात्रियाँ ग्राम विकास कार्यक्रमों को लागू कराने हेतु सम्बन्धित अधिकारियों से मिलती हैं, 35 (23.33प्रतिशत) क्षेत्रीय विधायक/सांसदों का सहयोग लेती हैं तथा 18 (12.00 प्रतिशत) धरना एवं प्रदर्शन कर कार्यों को सम्पन्न कराती हैं।
उपरोक्त से स्पष्ट होता है कि अधिकांश (64.67प्रतिशत) सूचनादात्रियॉ ग्राम्य विकास से सम्बन्धित कायों को सम्पन्न कराने में सम्बन्धित अधिकारियों से सम्पर्क कर, अपेक्षित सहयोग प्राप्त करती है और इसी सहयोग के माध्यम से क्षेत्रीय विकास कार्यों को मूर्त रूप प्रदान करती हैं । उनकी मान्यता है कि विकास कार्य एवं अधिकारियों में धनात्मक सह सम्बन्ध है । बिना अधिकारियों के सहयोग से क्षेत्रीय विकास कार्य कराना सम्भव नहीं है ।
7. विकास कार्यक्रमों में कठिनाइयाँ - सूचनादात्रियों ने विभिन्न विकास कार्यक्रमों को संचालित करते समय अनेक कठिनाइयों का अनुभव किया है। उनमें से 109 (72.67प्रतिशत) ने विकास कार्यक्रमों को लागू करने में भ्रष्टाचार को, 25 (16.67 प्रतिशत) ने क्षेत्रीय जन सहयोग के अभाव को, 16 (10. 66 प्रतिशत) ने क्षेत्रीय गुटबन्दी एवं राजनैतिक दबाब को मुख्य कठिनाई के रूप में महसूस किया है ।
उपरोक्त से स्पष्ट होता है कि अधिकांश (72.67प्रतिशत) सूचनादात्रियों ने ग्रामीण विकास कार्यक्रमों को लागू करने में भ्षष्टाचार को मुख्य कठिनाई माना है । देश में व्याप्त भ्षष्टाचार के कारण विकास योजनाओं का वास्तविक लाभ पात्र व्यक्तियों तक नहीं पहुँच पाता है ।
8. कार्यक्रमों को प्रभावी बनाने हेतु सुझाव- अध्ययन में सम्मिलित सूचनादात्रियों से ग्रामीण विकास कार्यक्रमों को प्रभावी रूप से लागू करने हेतु सुझाव भी आमंत्रित किये गये हैं । इस संदर्भ में $87(58.00$ प्रतिशत) सूचनादात्रियों का मत है कि विकास योजनाओं का क्रियान्वयन ठीक प्रकार कराया जाय, 42 (28.00 प्रतिशत) का मत है कि ग्राम पंचायत सदस्यों को प्रशिक्षण देने हेतु सतत् रूप से कार्यशालाएँ आयोजित की जाय तथा 21(14.00 प्रतिशत) का मत है कि ग्रामीण साक्षरता के स्तर में बृद्धि की जाय जिससे कि ग्रामीण व्यक्ति योजनाओं की उपयोगिताओं को सहजता के साथ समझने में सक्षम हो सके।
उपरोक्त से स्पष्ट होता है कि अधिकांश ( 58.00 प्रतिशत) सूचनादात्रियाँ ग्रामीण विकास कार्यक्रमों के क्रियान्वयन को प्रभावशाली बनाने के पक्ष में हैं। विकास योजनाओं का प्रभावशाली रूप से क्रियान्वयन होने पर ही वांछित लाभ पात्रों को मिल सकेगा ।
यद्यपि इन सीमित ऑकड़ों के आधार पर व्यापक सामान्यीकरण करना अत्याधिक कठिन होगा, तथापि प्रस्तुत अध्ययन से प्राप्त निष्कर्षों को निम्न प्रकार स्पष्ट किया जा सकता है ।
महिला पंचायत सदस्यों ने ग्रामों के सर्वांगीण विकास हेतु क्षेत्र में प्रमुखतः शासकीय कृषि योजनाओं को प्रभावशाली रूप से लागू कराया है। ग्रामीणों को परिवार नियोजन कार्यक्रमों से शिक्षित कराया है, प्राथमिक स्कूलों की व्यवस्था की है, सड़कों की मरम्मत करायी है । साथ ही क्षेत्र में विभिन्न जातियों के मध्य सद्भावना एवं भाईचारा बढ़ाने हेतु सामाजिक-सांस्कृतिक कार्यक्रमों का आयोजन कराया है। क्षेत्रीय विकास कार्यक्रमों को मूर्त रूप देने में सम्बन्धित अधिकारियों से अपेक्षित सहयोग प्राप्त किया है। विभिन्न ग्राम विकास कार्यक्रमों को लागू करने में

भ्रष्टाचार प्रमुख बाधा है । भ्रष्टाचार के समाप्त होने पर ही पंचायती राज व्यवस्था के अपेक्षित परिणाम प्राप्त किए जा सकेंगे ।

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## रोजगार निर्मिती कार्यक्रमाची ग्रामीण विकासातील भूमिका

प्रा. शिवाजी फकिरा बोथीकर : देशभक्त रत्नाप्पा कुंभार कॉलेज ऑफ कॉमर्स, कोल्हापूर.

## प्रसतावना :

ग्रामीण विकासात रोजगार निर्मिती कार्यक्रमाची भूमिका ही अनेक अगांनी वैरिष्टयपूर्ण आहे. भारतातील पंचवार्षीक योजनांच्या काळात रोजगार निर्मितीच्या कार्यक्रमांना वेग आल्याचे दिसून येते. रोती, औद्योगिक क्षेत्र, पायाभूत सुविधा, विज्ञान व तंत्रज्ञान आदींना प्रोत्साहन मिळाल्याने रोजगार निर्मिती झाली. यारिवाय निर्यात व्यापारात वाढ, आयात पर्यायीकरण, सार्वजनिक क्षेत्राचा विस्तार इत्यादिंमुकेही रोजगारात वाढ झाली. निरनिराळया रोजगार विषयक कार्यक्रमांमुळे ग्रामीण भागात भरपूर रोजगार निर्माण झाला. या कार्यक्रमांमधून ग्रामीण भागात रस्ते, गावतळे, रोतमळी, जलुसंधारणाची इतर कामे, वनीकरणाची कामे झालेली आहेत. त्या भागातील रोतीला मदत झालेली आहे. रोजगाराच्या माध्यमातून क्रयइाक्ती व नंतर उभारलेली कामे झोतीसाठी पुरक यातून ग्रामीण विकासाला चालना मिळाल्याचे दिसून येते.

रोजगार निर्मिती कार्यक्रमाविषयी अभ्यास करण्याचे महत्वाचे उद्दिष्ट म्हणजे या कार्यक्रमाद्वारे मोठया प्रमाणात कल्याणकारी योजना राबविल्या गेल्या आहेत. त्यातून दारिद्रय/बेकारी कमी करण्याचे प्रयत्न झाले. १९૪८ मध्ये नियोजन मंडळाचे अध्यक्ष पंडीत जवाहरलाल नेहरू यांनी असे म्हटले होते की, बेरोजगारी/दारिद्रय निवारणावर विरोष लक्ष केंद्रीत करणे आवइयक आहे. मात्र प्रत्यक्षात काही योजनांचा अपवाद वगळता भारतातील नियोजनामध्ये सातत्याने आर्थिक वृध्दिला अग्रक्रम देऊन "झिरपता सिध्दांत" गृहीत धरल्याने बेरोजगारीचे निर्मूलून आपोआप होईल असे नियोजनकांना वाटले. मात्र आजही देशात ४५ टक्के लोक बेकार/दारिद्रयात जीवन जगत असल्याचे दिसून येते.

म्हणूनच रोजगार निर्मिती कार्यक्रमाच्या सहभागातून ग्रामीण भागाचा विकास करण्याच्या प्रधान हेतूने भारत सरकारने योजना काळामध्ये काही कार्यक्रम राबविले आहेत. त्या कार्यक्रमांचे प्रामुख्याने तीन गटात वर्गीकरण केलेले आहे. त्यामध्ये (अ) स्वयंरोजगार कार्यक्रम (ब) वेतन रोजगार कार्यक्रम (क) कल्याणकारी कार्यक्रम.

## अ) स्वयंगोजगार कार्यक्रम :

गरीब व बेकार जनतेला उत्पन्न निर्मितीची संधी मिळावी या हेतूने स्वयंगोजगार कार्यक्रमाद्वारे भारत सरकारने योजना काळात त्यांना साधनसामुग्री उपलब्ध करून देण्यावर भर दिल्याचे दिसून येते. स्वयंगोजगार कार्यक्रमामध्ये पुढील कांही उपक्रमांचा समावेरा होतो. जसे की, सुवर्णजयंती ग्राम रोजगार योजना (SGYS), पंतप्रधानांची रोजगार योजना, ग्रामीण युवकांना प्ररिक्षण कार्यक्रम आणि तसेच एकात्मिक ग्रामीण विकास कार्यक्रम इत्यादी कार्यक्रमांचा समावेश होतो.

ब) वेतन रोजगार कार्यक्रम :
महाराष्ट्रातील रोजगार हमी योजना वेतन रोजगार कार्यक्रम म्हणून ओळखला जातो. या उपक्रमामधून लोकांना श्रमाच्या मोबदल्यात वेतन मिळावे यासाठी कांही योजना सुरू केल्या. यामध्ये पुढील योजनांचा समावेरा होतो. जसे की, पंतप्रधानांची ग्रामीण सडक योजना, संपूर्ण ग्रामीण रोजगार योजना, इंदिरा आवास योजना आणि दइतुक्ष विहिरी योजना. त्याचप्रमाणे सामाजिक सुरक्षितता आणि कल्याणकारी कार्यक्मांवर देखील भर टाकण्यात आला.

## क) कल्याणकारी कार्यक्रम :

सामाजिक सुरक्षा या हेतूने या कार्यक्रमाकडे पाहीले जाते. यामध्ये प्रामुख्याने पुढील कांही योजनांचा समावेश होतो. अंत्योदय अन्न योजना, अन्नपूर्णा योजना आणि सार्वजनिक वितरण पध्दती.

गृहीतके :
रोजगार निर्मिती कार्यक्रमांमुळे ग्रामीण विकासास चालना मिळत असली तरीही आज ग्रामीण भागामध्ये बेकारी अस्तित्वात असल्याचे दिसून येते.

उद्दिष्टये :
१) रोजगार निर्मिती कार्यक्रमाची ग्रामीण विकासातील भूमिका अभ्यासणे.
२) रोजगार निर्मिती कार्यक्रमाची ग्रामीण भागतील बेकारी निर्मुल्नावर झालेल्रा परिणाम अभ्यासणे.

संइोधन पध्दती :
प्रस्तुत झोध निबंध प्रामुख्याने द्वितीय स्रोतांवर आधारलेल्ल आहे. द्वितीय स्रोतांचे संकलन इंटरनेट, संदर्भ पुस्तके, मासिके, वर्तमान पत्र इत्यादिंच्या सहाय्याने अभ्यास करण्यात आलेला आहे.

भारत सरकार मार्फत ग्रामीण भारताचा विकास व्हावा या उद्देशाने स्वातंत्रोत्तर काळापासून रोजगार निर्मिती कार्यक्रमांची आखणी करण्यात आलेली आहे. अलिकडील काळात या योजणांची अंमलबजावणी प्रभाविपणे व्हावी या हेतूने पूर्वीच्या कांही योजनांचे हस्तांतरण करून त्या ऐवजी नवीन सर्वसमावेशक योजना सुरू करण्यास प्राधान्य दिले जात आहे. ग्रामीण ल्रोकांचे शेतावरील अवलंबीत्व कमी करणे व विरोषत: ग्रमीण/बेकारीचे प्रमाण कमी करणे या उद्देशांना केंद्रीभूत मानून देशामध्ये अनेक रोजगार विषयक कार्यक्रम राबविले जात आहेत. या कार्यक्रमांवरती सरकारचा झालेला खर्च व त्यामधून झालेली रोजगार निर्मिती, लोकांचे आर्थिक कल्याण व ग्रामीण विकासातील या कार्यक्रमांचे योगदान इ. संबंधीची माहिती प्रस्तुत झोध निबंधात दिलेली आहे.

१ एप्रिल १९९३ ला सुवर्ण जयंती ग्राम स्वयंरोजगार योजना (एएए) ही योजना सुरू झाली. या योजनेमध्ये पूर्वीच्या "एकात्मिक ग्रामीण विकास काय्रक्रम IRDP - (स्थापना २ ऑक्टोबर १०८०) अराणि ट्रायसेम (TRYSEM) (स्थापना १५ ऑगस्ट १९७९) व दइलक्ष विहिरी योजना (MWS) इत्यादी विल्रीन करण्यात आल्या. ही एकमेव योजना अशी आहे की, जी ग्रमीण भागात सुधारणा घडवून आणत आहे. या योजनेमध्ये दारिद्रय रेषेखालील कुटुंबापैकी ३० टक्के ग्रामीण लोकांवर लक्ष केंद्रीत करण्याचे उद्दिष्ट होते. त्याबरोबर अशा कुटुंबांना दारिद्रय रेषेच्या वर काठण्यासाठी शासकीय अनुदान आणि मिश्र स्वरुपाचा बँकींग पत पुरवठा करण्याचे उद्दिष्टे होते. या योजनेवर होणारा ७५ टक्के खर्च केंद्र सरकार व २५ टक्के खर्च राज्य सरकार करत असते."

महत्वाच्या रोजगार निर्मिती कार्यक्रमावरील खर्च

> (रु. कोटीत)

| अनु. क्र. | योजना | खर्च |
| :---: | :--- | :---: |
| १ | सुवर्ण जयंती ग्राम स्वयंरोजगार योजना (SGSY) | १९,३४०.३२ |
| २ | प्रधानमंत्री ग्रामसडक योजना (PMGSY) | २७, ३८२.२४ |
| ३ | संपूर्ण ग्रमीण रोजगार योजना (SGSY) | १, १४२.२७ |


| $\gamma$ | इंदिरा आवास योजना | ४,०३२.७० |
| :---: | :--- | :---: |

संदर्भ : www.http://indiabudget.nic.in वर्ष २००७.
वरील कोष्टकावरून असे निदर्शानास येते की, डिसेंबर २००७ अखेर प्रधानमंत्री ग्राम सडक योजनेवर सर्वाधिक रू. २७,३८२.२४ कोटी रू. तर सर्वाधिक कमी संपूर्ण ग्रामीण रोजगार योजनेवर १,१४२.२७ कोटी रु. इतका खर्च झाला आहे. याचा अर्थ वेतन रोजगार कार्यक्रमावर जास्त भर दिल्याचे दिसून येते.

## रोजगार निर्मिती कार्यक्रमांचे ग्रामीण विकासातील योगदान :

ग्रामीण विकासातील उद्दिष्ट साध्य करण्यासाठी ग्रामीण भागामध्ये पायाभूत सुविधा निर्माण करणे रोती आधारित उद्योग धंद्याचची स्थापना करणे नवनवीन तंत्रज्ञानाचा अवलंब इ. घटकांबरोबर रोजगार निर्मितीइी संबंधीत वेगवेगळे प्रकल्प हाती घेणे आवइयक असते. भारतातील वेगवेगळया रोजगार निर्मिती कार्यक्रमांची स्थिती अभ्यासल्यानंतर ग्रामीण विकासात या योजनांमुळे कितपत फायदा झालेला आहे. याचा अभ्यास करणे आवइयक ठरते. त्यानुसार प्रमुख रोजगार निर्मिती कार्यक्रमाच्या योगदानाचे विइलेषण करता येईल.

प्रधानमंत्री ग्रम सडक योजने अंतर्गत सन २००७ अखेर १,४२,७५० कि. मी. लांबीच्या रस्त्यांचे काम पूर्ण झाल्याचे सिध्द होते. राज्यस्थान, मध्यप्रदेशा, छत्तीसगड, ओरिसा व तसेच महाराष्ट्र यासारख्या भौगोलिक विस्ताराने मोठया असलेल्या राज्यांमध्ये प्रधान मंत्री ग्राम सडक योजना यइास्वी ठरली आहे.

सुवर्ण जयंती ग्राम स्वयंरोजगार (SGSY) योजने अंतर्गत २७.३७ लाख स्वयंम सहाय्यता गट तयार झाले. ९ ३. १ लाख स्वयंरोजगार निर्माण झाला.

राष्ट्रीय सामाजिक साहय कार्यक्रम : ही योजना जेष्ठ लोकांना ल्राभ मिळवून देण्यासंदर्भात जेष्ठ नागरीकांना सन २००२-०३ मध्ये ७४,७१,५०९ एवढा लाभ झाल्याचे दिसते. या योजनेने ८६,४५,३७१ लोकांना समाविष्ठ करून घेतले आहे. अन्नपूर्ण योजनेतून ७, ५०,३१९ पर्यंत ल्गभार्थींची संख्या घटत गेल्याचे दिसून येते.

निष्कर्ष :
सदर शोध निबंधाद्वारे रोजगार निर्मिती कार्यक्रमाची कार्यक्रमाची अंमलबजावणी व त्यातून झालेला ग्रामीण विकास या विषयी अभ्यास करण्याचा प्रयत्न केला आहे. या संदर्भांत पुढील निष्कर्ष आडठ्ळून येतात.
१. भारत सरकारने बेकारी निर्मूलनाच्या उद्देइाने अंमलात आणलेल्या विविध रोजगार निर्मिती कार्यक्रमांचा अभ्यास करता असे दिसून येते की, या कार्यक्रमांमुळे ग्रामीण भागातील दारिद्रय व बेकारी कमी होण्यास मदत झाली आहे. तथापि वाढत्या ग्रामीण लोकसंख्येस पुरेसा रोजगार देण्याच्या उद्देराने या योजनांचा फायदा झाला असे म्हणता येत नाही.
२. ग्रामीण भागामध्ये पायाभूत संरचना निर्माण करण्यात रोजगार निर्मिती कार्यक्रमांची भूमिका अत्यंत महत्वाची आहे. तथापि आजही ग्रामीण भागात बँकिंग सेवा आरोग्य विषयक सुविधा, रैक्षणिक सुविधा, वाहतूक दळणवळण यासारख्या पायाभूत सुविधांची उपलबब्धता पुरेशा प्रमाणात झाल्याचे दिसून येत नाही.
३. या विविध रोजगार निर्मिती कार्यक्रम्मांसाठी तफावत आढळ्ळन येते. याचाच अर्थ या योजनेवर मंजूर रक्कमेपेक्षा खर्च कमी झाल्याने पुरेसा प्रमाणात रोजगार निर्मिती होत नाही.
४. भारत सरकार तर्फे घोषित केलेल्या सुवर्ण जयंती ग्राम स्वयं रोजगार योजने मार्फत देशातील बचत गटांना प्रोत्साहन मिळाले आहे या मार्फत सन २००७-०८ मध्ये एकूण २,२३,९०९ इतके बचत गट निर्माण झालेले आहेत. या बचत गटांमार्फत ग्रामीण भागातील दुर्बल घटकांना पत पुरवठयाचे कार्य प्रभावीपणे होत आहे.

उपाय योजना :
१. भारतीय अर्थ व्यवस्थेतील बेकारी व दारिद्रय निर्मूलन हे महत्वाचे आव्हान आहे. रोजगार निर्मिती कार्यक्रमाचा मुख्य उद्देश बेकारी निर्मूलन करणे हा असून या कार्यक्रमाची अंमलबजावणी प्रभावी होणे गरजेचे आहे की जेणे करून अधिकाधिक ग्रामीण लोकसंख्या रोजगाराच्या कक्षेत सामावून घेता येईल.
२. रोजगार निर्मिती कार्यक्रमांच्या माध्यमातून अधिकाधिक पायाभूत सुविधा उपलअ्ध करणे राक्य होते. त्या दृष्टीने या कार्यक्रमांची अंमलबजावणी प्रभावीपणे व्हावी तसेच या माध्यमातून अधिकाधिक विकासाचे कार्य हाती घेणे आवइयक आहे.
३. सरकार मार्फत विविध रोजगार निर्मिती कार्यक्रमांसाठी उपल्ब्ध झालेल्र निधी व या कार्यक्रमांवर झालेला खर्च यामध्ये मोठी तफावत असल्याने ग्रामीण विकासावर त्याचा प्रतिकूल परिणाम होतो. यासाठी मंजूर रक्कमेचा या कार्यक्रमांच्या अंमलबजावणीसाठी योग्य वापर होणे आवइयक आहे की, जेणे करून या माध्यमातून रोजगार निर्मिती व ग्रामीण विकासाचे उद्दिष्ट साध्य करता येईल.
૪. अलिकडील काळात देशामध्ये स्वयं सहाय्यता बचत गटाची चळवळ प्रभावी ठरत आहे. रोजगार निर्मिती कार्यक्रमांच्या माध्यमातूनही बचत गट उभारणीस चालना मिळत आहे. या बचत गटा मार्फत अधिकाधिक दुर्बल घटकांना मोठया प्रमाणात पतपुरवठा व्हावा या उद्देशाने बचत गटांची संख्या वाठविणे व कर्ज पुरवठयाचा विस्तार करणे आवइयक आहे. यामधूनही ग्रामीण विकास मोठ्या प्रमाणात साध्य करता येईल.

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१. www.http://indiabudget.nic.in
२. डॉ. इंदूलकर, १९९३, भारतीय अर्थशास्र, विद्या प्रकाशन, नागपूर.
३. श्रमाचे अर्थझास्न, भोसले, काटे.
४. भारतीय अर्थव्यवस्थेच्या विकास विषयक समस्या, डॉ. रावसाहेब पारवेकर.
५. भारतीय अर्थव्यवस्था, देसाई-भालेराव.

# धुळे म. न. पा. च्या सन. २००८ च्या निवडणुकीतील मतदारांच्या राजकीय वर्तनाबद्दल विइलेषण 

प्रा. संभाजी ए. सोनावणे : (राज्यशास्त्र विभाग), श्री. शि. वि. प्र. संस्थेचे साहित्य महाविद्यालय, धुळे

## प्रस्तावना :-

"प्रातिनिधीक लोकराहीमध्ये आपले प्रतिनिधी निवडण्याचा हक्क असणा-या व्यक्तीच्या समुहाला मतदारवर्ग म्हटले जाते." भारतात संसदीय लोकराही असल्याने मतदाराला अनन्य साधारण महत्व आहे. कारण ज्याचा प्रभाव लोकप्रतिनिधीसह सभोवतालच्या क्षेत्रातील राजकीय, सामाजिक आर्थिक घडामोडीवरही होत असतो म्हणुन राजव्यवय्थेतील स्थानिक स्वराज्य संख्या, राज्य सरकार, केंद्र सरकार व आंतरराष्ट्रीय संबंधाच्या संदर्भात लोकराही व्यवस्थेत समाविष्ट होतो. राष्ट्रराज्याच्या कल्पनेमुळे आधुनिक राज्याचे स्वरूप, भुप्रदेशा आणि लोकसंख्या यादृष्टीने व्यापक बनल्याने संपुर्ण देशाचा कारभार एका ठिकाणावरून चालवणे अराक्य आहे. प्रशासकीय कार्याची विभागणी केंद्रीयझासन राज्यइासन आणि स्थानिक शासन यात करणे अपरिहार्य ठरते. स्थानिक शासनारिवाय आज कोणत्याही स्वरूपाची शासकीय रचना परिपुर्ण होवु राकत नाही. कारण लोकराही रूजवण्यासाठी व दृढमुळ होण्यासाठी स्थानिक शासनाचे अस्तित्व असणे महत्वाचे असते. लोकराही आणि स्थानिक शासन याचा संबंध अतुट आहे. एवढे नाही तर स्थानिक शासन संस्था या लोकराहीची पायमुळे असतात. प्रो. पेस्टनच्या मतानुसार "लहान-लहान (स्थानिक) संस्था हाच लोकराहीचा खरा आधारस्तंभ आहे त्यांच्या अस्तित्वामुळे लोकराही प्रभावी व यरास्वी होते." लोकराहीत सत्तेचे विकेंद्रीकरण करण्यासाठी, जनतेत राजकीय जागृती निर्माण करून लोकराहील्ड पोषक असे वातावरण तयार करण्यासाठी स्थानिक लोकांनी स्थानिक प्रइन सोडवण्यासाठी, लोकराहीचे राजकीय प्रशिक्षण मिळवण्यासाठी, राष्ट्रीय कार्यक्रमाची अंमलबजावणी करण्यासाठी, बहुतेक सर्व देरांनी स्थानिक झासन संस्थांचा स्विकार केलेला आहे. त्याप्रमाणे भारतात सुध्दा या रासनाचा स्विकार केला आहे. भारतात स्थानिक शासनाचे २ प्रकार आहे १. राहरी शासन व्यवस्था व २. ग्रामीण शासन व्यवस्था

राहरी क्षेत्रात स्थानिक प्रशासनाची सर्वोच्च संस्था ही म. न. पा. असते तीची स्थापना मोठे-मोठे राहरे व राजधानी क्षेत्रात केली जाते. घटनेच्या कलम क्र. ५ व परिरिष्ट क्र ७ नुसार घटकराज्याचे विधिमंडळ हे स्थानिक शासनासाठी कायदा करण्यास स्वायत्त असते. भारतात नागरी ईासन संस्थाची निर्मितीही संसदेच्या एखादया कायद्याने व राज्य सरकारने कायदा निर्माण करुन इाहरी शासन संस्था निर्माण केल्या जातात.

## संझोधनाचे अभ्यास क्षेत्र :-

प्रस्तुत संशोधनाकरीता महाराष्ट्रातील धुळे म. न. पा. अभ्यास क्षेत्र म्हणुन निवडलेला आहे. धुळे महानगरपालिकेची स्थापना महाराष्ट्र रासन निर्णय क्र. जीईएन/१०९९/१९६६/प्र.क्र./१२५/९९ नवि २३, दिनांक ३०.०६.२००३ पासुन महानगरपालिकेत रुपांतर करण्यात आले धुळे गांव हे एक हजार वर्षापूर्वी वसलेले असावे सन १३७० मध्ये दिल्लीचा सुलुतान फिरोज तुघल्लक याने मलिक राज फारुकी नावाच्या अरब तरुणास थाळनेर व करवंद हे दोन सुभे दिले होते त्यात धुळे हे त्याच्या अधिपत्याखाली होते. त्यावेळी देवपुर, जुने धुळे येथे दोन गडया बांधण्यात आल्या होत्या. १८१८ ला मराठयांच्या पराभवानंतर ब्रिटिशांनी मराठयांचे राज्य ताब्यात घेतल्यानंतर

खान्देशाच्या भागावर देखरेख ठेवण्यासाठी कॅप्टन ब्रिग्ज या अंमलुदाराकडे दिली त्यावेळी जुने धुळे, देवपुर व मागलाई असे ३ भाग होते. पांझरा नदीच्या काठयावर वसलेले धुळे शहर हे उत्तर महाराष्ट्रतील $२ 0.90^{\circ}$ अंक्षवृत्त ते ७५.२ $0^{\circ}$ रेखांश यावर असुन समुद्र सपाटीपासुन उंची २५९ मीटर उंच आहे. संध्या धुळे शाहराचे क्षेत्र ४६.४६ चौ. कि. मी. असुन सन २००८ नुसार म. न. पा. ची एकुण लोकसंख्या ३,४१,७५५ आहेत. महाराष्ट्र शासन राजपत्र दिनांक २५ जानेवारी २००८ च्या भाग -१ अ. नाशिक विभाग निवडणुक आयोग यांच्याकडुन क्र. रनिआ/मनपा/२००७/प्र. क्र. १५/का-५ मुंबई प्रांतिक महानगरपालिका अधिनियम क्रमांक १९४९ चे कल्मम ५ (अ), ५-अ व कलम १४ अन्वये च्या सुचनेनुसार डिसेंबर २००८ ला एकुण ६७ वार्डात विभागणी करण्यात आली. प्राकृतिक दृष्टया पांझरा नदीमुळे धुळे मनपा चे २ भाग पडतात. १. देवपुर व २) धुळे

वरील शासन निर्णयानुसार ६७ वार्डात पुढील्प्रमाणे विभागणी करण्यात आली होती.
१) निवडावयाच्या सभासदांची संख्या ६७.
२) अनुसुचित जाती - अनुसुचित जमाती व नागरिकांच्या मागासवर्गासाठी राखुन ठेवलेल्या जागांची संख्या.

अ) अनुसुचित जमाती ०५
ब) अनुचुचित जमाती ०३.
क) नागरिकांचा मागासवर्ग १८
३) स्तियांसाठी (अ.जा./जमाती व नागरिकांच्या मागासवर्गी स्त्रियांसाठी राखुन ठेवावयाच्या जागा धरुन) २३
૪) उपरोक्त क्र.३ पैकी वरील क्र. २-ब, अ-ब, ब-क, मध्ये अनुसुचित जाती / जमाती व नागरिकांच्या मागासवर्गाच्या स्त्रियांसाठी राखुन ठेवावयाच्या जागांची संख्या.

अ) अनुसुचित जमाती ०२.
ब) अनुसुचित जमाती ०१.
क) नागरिकांचा मागासवर्ग ०६.
५) स्रियासांठी सर्वसाधारण जागा म्हणुन राखुन ठेवावयाच्या जागांची संख्या (अ.क्र.३) समोरील नमुद केलेल्या जागा ४ समोरील नमुद केलेल्या जागा १४
६) अनारक्षित जागा २७

डिसेंबर २००८ मध्ये झालेल्या म.न.पा. निवडणुकीत प्रामुख्याने राष्ट्रीय काँगेस, भाजपा सारखे राष्ट्रीय पक्ष, राष्ट्रवादी, शिवसेना, बासपा, समाजवादी पार्टी, सारखे प्रादेशिक पक्षे तर ल्रोकसंग्राम, म.न. से यांच्यासह, अनेक अपक्षांचा मनपा निवडणुकीत सहभाग होता.

## संझोधनाचे प्रमेय :-

धुळे म.न. पा. निवडणुकीत सामाजिक, राजकीय, आर्थिक, स्थानिक, सांस्कृतिक व धार्मिक प्रइनांचा अनुकुल प्रभाव मतदारांच्या वर्तनावर होतो .

## संइोधनाचे उद्दिष्टये :-

प्रस्तुत संशोधनात धुळे मनपातील निवडणुकीत मतदारांच्या वर्तनाच्या कल अभ्यासतांना पुढील मुख्य उद्दिष्टये लक्षात घेतली आहेत. १) धुळे मनपातील मतदार निर्देशांच्या आकृतिबंध अभ्यासणे. २) पक्ष व वॉर्ड निहाय मतदारांचे बदलते स्वरुप लक्षात घेणे. ३) मतदारांच्या निर्देशांकावर परिणाम करणारे विविध घटक झोधणे ४) धुळे शहराचा भविष्यातील राजकीय वेध घेणे.

## माहितीचे संकलन :-

या संशोधनातील उपलक्ध केलेली माहिती किंवा आकडेवारी प्राथमिक तसेच द्वितीय या दोन्ही स्वरुपाची असुन मनपा निवडणुकीच्या कालावधीत ती मिळवलेली आहे. मनपा कार्यालयातुन वार्ड निहाय आकडेवारी, संकलित केली, तसेच या दोन महिन्याच्या कालवधीत वेळोवेळी वृत्तपत्रात प्रसिध्द झालेली माहिती संकलित केनली आहे. त्याचप्रमाणे राष्ट्रीय, प्रादेशिक पक्षासह अपक्षाच्या ध्येय धोरणाची माहिती मुलाखती तंत्राद्वारे उपलक्ध केलेली आहे.

## संशोधन पध्दती :-

विविध क्षेत्रांनी उपलक्ध माहिती पक्ष व र्वार्डनिहाय मांडली मांडली किंबहुना त्या माहितीचे विइलेषण केले. अर्थात त्यासाठी मतदार निर्देशांक प्रत्येक पक्षनिहाय वॉर्डाचा तक्ता काढला आणि त्या निर्देशाकांचे गट तयार करून अशा गटांचे तक्ते बनविले मिळालेल्या तक्त्यांची टक्केवारी काठुन, भौगोलिक व सामाजिक विइलेषण केले. त्यावरून काही ठळत निष्कर्ष उपलब्ध झाले आहेत. त्यासाठी पुढील मतदार निर्देरांक सुत्राचा वापर केला आहे.

EL = AVPW EL=Electrol index (मतदार पिर्देशांक)
TVW
AVPW = Actual Votting of Party in a word (प्रत्येक वॉर्डात विशाष्ट पक्षाल्य झालेले मतदान)
T V W = Total Votting of Word (वार्डात प्रत्यक्ष झालेले एकुण मतदान)

## विइलेषण :-

धुळे मनपा मतदारांच्या वर्तनाचा प्रारूप अभ्यासतांना पक्ष व वॉर्डनिहाय आकडेवारी वरून तसेच एकुण मतदार व वैधमतांचा विचार केल्यास नोक्हेंबर २००८ मध्ये झालेल्या निवडणुकीत सुमारे ५६.६३ टक्के मतदारांनी मतदानाचा हक्क बजाविल्या याचा अर्थ असा की, नागरी क्षेत्रात आजही मतदानाचे प्रमाण कमी आहे. म्हणुन लोकर्शाही रूजविण्यासाठी अधिकाधिक मतदान होणे अत्यावइयक आहे. त्याकरीता स्थानिक पातळीवर प्रत्येक पक्षाने जनजागृती करणे हे प्रत्येक पक्षाचे कर्तव्य आहे. त्याहीपेक्षा स्री मतदारांचे प्रमाणे कमी आढळते. मनपा निवडणुकीतील मतदांचा कल, प्रारुप अभ्यासतांना पक्ष व वॉर्डनिहाय विचार करून मांडणी केली आहे. ती पुढीलप्रमाणे.

## १) शिवसेनेच्या मतदानांच्या निर्देशांक :-

शिवसेना हा प्रादेशिक पक्ष असुन या पक्षाचा मतदान श्रेणीनुसार तिसरा क्रमांक लागतो. अर्थात एकुण वैध मतदानापैकी शिवसेनेला १७.८३
टक्के (२४३२७) मतदान झाले. याचा अर्थ असा की, ब-याच प्रमाणात आजही शिवसेनेची ध्येय धोरणे सर्वसामान्य माणसापर्यंत पोहोचलेली नाहीत. त्याप्रमाणे पुर्वीपेक्षा शिवसेनेचे निवडुन आलेल्या प्रतिनिधीची संख्या कमी

होत आहे. म्हणजेच सेनेला मतदारांनी काही प्रमाणात नाकारले आहे. म्हणुन पक्षाने स्थानिक प्रइन सोडविणारा कार्यकर्ता, स्वच्छ चरित्य, पक्षनिष्ठ असणा-या व्यक्तिला प्रतिनिधी म्हणुन उभे कले तर त्याचा फायदा सेनेला होऊ राकेल.

## तक्ता क्रमांक ?

## धुळे मनपा : रिवसेनेच्या मतदानाचा निर्देशांक वितरण २००८

मतदानाचा निर्देशांक
0.00 ते०. $१ ५$ पेक्षा कमी

वार्डांची संख्या टक्के
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l
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६ ३. ३ ३
0.94 ते ०.३०
$0 . ३ ०$ ते ०.૪५
0.84 ते $0 . ६ 0$
$0 . ६ ०$ ते ०.७५
एकुण संदर्भ :-
७. २ ७
३. ६ ३
१२.७२ 40.

0

द $७$ 0

२,४, ६,८, ९, १०, १२, १ ३, १६, १७, १८, २७, २८, ३ ० , ३ १ , ३७, ३८ , ૪०, ૪१,૪२,૪३, ૪६,૪७, ૪८, ૪९,५०, ५२, ५३, ५૪, ५८, ५९, ६०, ६१, ६२, ६३,६૪,६७.

## वार्ड क्रमांक

 १ , ३ , ७, १ १, १९, २ ० , २९, ३ ३, ३ ૪, इ५, ४५, ५५, ६५.१ ૪, २६, ३ २, ३ ६, ३९, ५ १, ५६, ६६. ५, १५, २ १, २२, २३, २૪, २५, ૪૪,

く७.२५

लेखकांचे विइलेषण - वरील तक्त्यावरून असे लक्षात येते की, शिवसेनेचा मतदान निर्देरांक ८७.२५ टक्के (६७ वॉर्डात) आहे. तर उच्चतम मतदान निर्देशांक १३.४३ (९ वॉर्डात) आहे. याचा अर्थ असा की, मनपा क्षेत्रात शिवसेनेल्र सामान्य मतदारापर्यंत पोहोचणे आव३यक आहे. किंबहुना स्थानिक वॉर्डाची कल्पना व जाणीव असणा-या कार्यकर्त्याल्य सेनेने पुढे आणले पाहिजे. उर्वरीत वॉर्डामध्ये शिवसेनेची शक्ती मध्यम स्वरुपाची आहे.
२) राष्ट्रवादी काँग्रेसच्या मतदानाचा निर्देशांक :-

मनपा निवडणुकीत राष्ट्रवादी सारख्या प्रादेशिक पक्षाला चांगली संधी मिळाली, किंबहुना सत्तेच्या समीकरणात राष्ट्रवादी सर्वाधिक पुढे होती. म्हणुन वैध मतदानांपैकी राष्ट्रवादीला २५.०४ टक्के (३४१६३) मतदान झाले. अर्थात या निवडणुकीत राष्ट्रवादी द्वितीय क्रमांकावर होती. याचा अर्थ असा की, गेल्या पाच वर्षात राष्ट्रवादीने शहरात केलेली विकास काम तसेच पक्षासंबंधी सर्वसामान्यांमध्ये केलेली जाणीव जागृती होय.

तक्ता क्रमांक ?
धुले मनपा : राष्ट्रवादीच्या मतदानाचा निर्देशांक वितरण २००८

मतदानाचा निर्देरांक
0.00 ते०. $१ ५$ पेक्षा कमी

वार्डांची संख्या टक्के २० २९.८५

वार्ड क्रमांक
८,९,११,१६,१७,२१,२२२,२૪,२५,

$$
\begin{aligned}
& \text { २ ७, ३ ०, ३ ६,૪ १,૪२,૪६,૪७,૪८, } \\
& \text { ૪९, ६३, ६૪. }
\end{aligned}
$$

| 0.94 ते०．३० | १४ | 20．८9 | १，३，૪，१२，१४，१५，२३，२८，३२， |
| :---: | :---: | :---: | :---: |
|  |  |  | ૪૪，4०，५२，५૪，६०． |
| ०．३० ते ०．४५ | 39 | १६．४१ | ६，१ ३，१९，२९，३४，३७，४३，५१， |
|  |  |  | ५५，५६，६२． |
| 0.84 ते $0 . ६ ०$ | $\bigcirc$－ | －＜．94 | २，७，१०，३५，४५，५९． |
| $0 . ६ ०$ ते $0 . ७ ५$ | १ ¢ | २३．८く | ५，१४，१८，२०，२६，३१，३८，३९， |
|  |  |  | ૪०，५३，५७，५८，६१，६५，६६，६७． |

## एकुण

६७
९९．९८
स्त्रोत ：－संरोधकाचे विइलेषण २००९
उपरोकत तक्ता असा निर्देशांकाबाबत आवृत्ती देतो की，राष्ट्रवादी काँगेसची उच्चतम स्थिती १ २ वॉर्डात १७．९० टक्के आहे．तर २ ३ वॉर्डात राष्ट्रवादीची पिछेहाट झालेली आहे．जेथे उमेदवार मागे पडले तेथे नाविन्यपुर्ण उपक्रम राबविणे गरजेचे आहे．

३）भारतीय जनता पार्टीच्या मतदानाचा निर्देशांक ：－
भाजपा सारख्या राष्ट्रीय पक्षांची पिछेहाट झालेली आहे．किंबहुना हा पक्ष या निवडणुकीत सहाव्या क्रमांकावर आहे．अर्थात एकुण वैध मतदानांपैकी या पक्षाला ५．१७ टक्के（७०५४）मतदान झाले．म्हणुन पक्षाची ध्येय－ धोरणे स्थानिक पातळीवर रूजविणे आवइयक आहे．तरच मतदारांच्या वर्तनात बदल होऊ राकेल．

## तक्ता क्रमांक ३

धुळे मनपा ：भारतीय जनता पार्टीच्या मतदानाचा निर्देशांक वितरण २००८

## मतदानाचा निर्देशांक

0.00 ते ०．$१ 4$ पेक्षा कमी
$0 . ३ 4$ ते०．३०
$0 . ३ ०$ ते ०．४५
$0 . ४ ५$ ते $0 . ६ ०$
$0 . ६ ०$ ते $0 . ७ ५$
एकुण

## वार्डांची संख्या टक्के

44
$७$
$\gamma$
$\circ$
१
く२．००

१，३，५，६，७，८，१，१०，१११，१२，१३， १४，१७，१८，१९，२०，२१，२२，२३， २૪，२६，२९，३ १，३२，३३，३૪，३५， ३६，३८，३९，૪०，૪३，૪२，૪३，૪૪， ૪५，૪६，૪७，૪८，૪९，५०，५१，५२， ५૪，५५，५६，५७，५८，६१，६२，६३， ६૪，६५，६६，६७． २，૪，१५，१६，५३，५९，६०． २५，२७，२८，३७．

३。

स्रोत :- संशोधकाचे विरलेषण २००९

## ४) राष्ट्रीय काँग्रेसचा मतदान निर्देशांक :-

राष्ट्रीय काँग्रसची स्थिती भाजपा सारखीच आहे. अर्थात दोन्ही राष्ट्रीय पक्ष या निवडणुकीत निष्फळ ठरले आहेत. किंबहुना यांचा मतदार राष्ट्रवादीचा शिवसेनेने ओढला असल्याचे लक्षात येते. म्हणुन काँग्रेस व भाजपा निवडणुकीत पाचव्या क्रमांकावर असुन एकुण वैध मतदारांपैकी ५.५५ टक्के (७५१६) मतदान झाले. अर्थात यासाठी गेल्या वर्षी ऑक्टोबर मध्ये झालेली धुळे दंगल कारणीभुत आहे.

तक्ता क्रमांक ४
धुळे मनपा : राष्ट्रीय काँग्रेसचा मतदानाचा निर्देइांक वितरण
मतदानाचा निर्देरांक

| 0.00 ते०.१५ पेक्षा कमी | ५く | く६.4६ | १,३,४,५,६,७,१०,११,१३३,१४, १५,१६,१७,१८,१९,२२,२१,२२, २३,२૪,२६,२७,२८,२९,३०,३१, ३२,३३,३૪,३५,३६,३७,३८,३९, ૪१,૪२,૪३,૪૪,૪५,૪६,५०, ५१, ५२,५३,५૪,५५,५६,५७,५८,५९, ६०,६१,६२,६३,६૪,६५,६६,६७. |
| :---: | :---: | :---: | :---: |
| 0.94 ते $0 . ३ ०$ | 4 | ७.४६ | २,१२,२૪,૪८,૪९ |
| $0 . ३ ०$ ते 0.84 | $\gamma$ | ७.४६ | ८, ¢, ४০, ४૪. |
| 0.84 ते $0 . ६ \bigcirc$ | $\bigcirc$ | - | ------------------ |
| $\bigcirc . ६ ०$ ते $0 . ७ ५$ | $\bigcirc$ | $\bigcirc$ | ----------------- |
| एकुण | ६७ | 900 |  |

स्रोत :- संरोधकाचे विइलेषण २००९

राष्ट्रीय काँग्रेसच्या अंतर्गत दुफळीमुळे धुळे मनपातील जनाधार गमावला आहे. असे वरील तक्त्यावरून स्पष्ट होते. किंबहुना ८६.५६ टक्के (५८ वॉर्डात) काँग्रेसची स्थिती दयनीय आहे. याची कारणे म्हणजे अंतर्गत संघर्ष, धुळे दंगलीचा दुष्परिणाम, पारंपारिक घराणे शाही, स्वच्छ व निष्कलंक उमेदवाराचा अभाव याला कारणीभुत आहेत भविष्यात काँग्रेसला वरील कारणांचा मागोवा घेऊन कार्य केल्यास पुन्हा जनाधार निर्माण करता येऊ झाकेल.
५) लोकसंग्रामचा मतदान निर्देशांक :-

हा एक स्थानिक पक्ष असुन धुळे मनपा निवडणुकीत ४ क्रमांकावर १४.८३ टक्के (२०२३५) मतदान झाले. गेल्या निवडणुकीपेक्षा यावेळेस मतदारांचा कौल वाढलेला आढळतो. अर्थात ल्लोकसंग्रामाने भाजपाची मते ओढलेल्री दिसतात. स्थानिक पक्ष असुन स्थानिक प्रइनांची जाण असल्यामुले या पक्षाला आलेले यइा ब-याँैैंकी आहे.

## तक्ता क्रमांक ५

धुळे मनपा : लोकसंग्रामच्या मतदान निर्देइांक वितरण-२००८

## मतदानाचा निर्देशांक

0.00 ते०. $१ ५$ पेक्षा कमी
$0 . १ 4$ ते ०.३०
०.३० ते ०.४५
$0 . ४ ५$ ते ०.६०
$0 . ६ ०$ ते ०.७५
एकुण
स्रोत :- संरोधकाचे विइलेषण २००९
वरील तक्ता असे लक्षात आणुन देतो की, ४० वॉर्डात पिछेहाट झालेली असुन १० वॉर्डात पक्षाची स्थिती भक्कम आढळते. तर १७ वॉर्डाभध्ये लोकसंग्रामपक्ष मध्यम स्वरुपाचा आहे. म्हणुन या पक्षाने कमी निर्देशांक असलेल्या वॉर्डात कार्य प्रभावी पणे करणे आवइयक आहे.
६) मनसेचा मतदान निर्देशांक

शिवसेनेच्या फुटीरवादी गटाने बाहेर पडुन मनसेची निर्मिती केली. यापक्षचा सहभाग नगण्य असुन सुध्दा शिवसेनेला मात्र घातक ठरला आहे. म्हणुन एकुण वैध मतदानांपैंकी मनसे १.८३ टक्के मतदान मिळविले.

तक्ता क्र. ६
धुळे मनपा : मनसेचा मतदानाचा निर्देशांक वितरण

मतदानाचा निर्देरांक
0.00 ते०. $१ ५$ पेक्षा कमी

१०
१४.९२

。
वार्डांची संख्या टक्के
$\succ \circ$

१ ७

0

0
६ $७$

## वार्ड क्रमांक

$१, २, ३, ४, ५, ६, ८, ९, १ \circ, १ ६, १ ९$, २०, २ २, २ ३, २૪, २६, २९, ३ २, ३७, ३८, ३९,૪০,૪१,૪६,૪७,૪८,૪९, ५०, ५२, ५૪, ५८, ५९, ६०, ६१, ६२, ६३, ६૪,६६,६७.

७, १ १, १ ३, १४, १८, २५, २७, २८, ३ ০, ३ ३, ३૪, ૪ ૨, ૪ ३, ૪૪, ५ १ , ५७, ६५

१२, १५, १७, २१ , ३ १ , ३५, ३ ६, ३ ३, 44,4 द
$\qquad$
$\qquad$

$$
\begin{aligned}
& \text { २ २,२३,२૪,२५,२६,२७,२८,२९, } \\
& \text { ३०, ३ १, ३ २, ३ ३, ३ ४,३५, ३ ६, ३ ७, } \\
& \text { ३८,३९,૪૦,૪१,૪૨,૪३,૪૪,૪५, } \\
& \text { ૪६,૪७,૪८,૪९,५०, ५१,५२,५३, } \\
& \text { ५૪,५५, ५६,५७,५८,५९,६०,६१, } \\
& \text { ६२,६३,६४,६५,६६,६७. }
\end{aligned}
$$

$0 . ३ 4$ ते०.३० ०
०.३० ते ०.४५
$0 . ४ ५$ ते ०.६०
$\circ . ६ ०$ ते $0 . ७ ५$

## एकुण

६७
स्रोत :- संझोधकाचे विइलेषण २००९
वरील तक्ता असे दर्शवितो की, एकुण वॉर्डयैंकी सुमारे ६६ वॉर्डात मनसेचा मतदान निर्देरांक मतदान अत्यल्प होता म्हणुन या पक्षाची तत्वप्रणाली स्थानिक पातळीवर अधिक प्रमाणात रुजविण्याची गरज आहे. तसेच पक्षाचे संघटन कौरल्य भक्कम झाले तर मनसेल्रा काही प्रमाणात यश मिळण्याची इाक्यता आहे. फक्त एक वॉर्डात मनसेची स्थिती ब-यापैकी आढळते. अर्थात तेथे स्थानिक समस्या ओळखुन घेणारा उमेदवार असला पाहिजे.

## ७) अपक्षांचा मतदान निर्देइांक :-

धुळे मनपाच्या सत्ता समीकरणात अपक्षांची भुमिका महत्वाची ठरली आहे. कारण एकुण वैध मतदानांपैकी अपक्षांना २९.८० टक्के (४०६६७) मते पडली. याचा अर्थ असा की, धुळे मनपा निवडणुकीत अपक्ष मतदान प्रथम क्रमांकावर होते. परंतु येथे सर्व अपक्षांचा विचार केलेला आहे. म्हणुन कदाचित हे प्रमाण वाठलेले असावे. प्रत्यक्षात आलेले अपक्ष उमेंदवार मात्र तुलनेने कमी आहेत. परंतु सत्तेचा समीकरणात त्यांची भुमिका महत्वाची ठरली. म्हणुन राष्ट्रवादी पक्षाने त्यांना सत्तेत समावुन घेतले. मुख्य कारण म्हणजे पक्षांना कंटाळलेली जनता तसेच धुळे दंगलीचा दुष्परिणाम होय. भविष्यात असे सामाजिक संघर्ष झाल्यास राष्ट्रीय पक्षाबरोबर प्रादेशिक पक्षांना जनता कंटाळेल तेन्हा मात्र अपक्ष उमेदवारांची संख्या वाठेल.

तक्ता क्रमांक ७ धुळे मनपा : अपक्षाच्या मतदानाचा निर्देशांक वितरण - २००८

मतदानाचा निर्देरांक
0.00 ते०. $१ 4$ पेक्षा कमी
$0 . ३ 4$ ते ०.३०

वार्डांची संख्या टक्के
३ १

90
४६.२६
१४.९२

## वार्ड क्रमांक

$$
\begin{aligned}
& \text { १,१२,१४,१५,१८,२०,२१,२२, } \\
& \text { २ ३,२६,२८,३०,३४,३५,३६,३९, } \\
& \text { ૪०,૪१,૪३,૪૪,૪५,૪९,५३,५૪, } \\
& \text { ५६,५७,५८, ६१,६૪,६५,६६. } \\
& \text { ७, ९, १ १ , १ ३, २૪, ३ १ , ३ ३, ३ ७, १५, }
\end{aligned}
$$

| ०.३० ते ०.४५ | 94 | २२.३८ | ૪¢. |
| :---: | :---: | :---: | :---: |
|  |  |  | २,३,૪,५,१७,३९, २५, २७,२९, |
|  |  |  | ३२, ३८,५२, ५५, ६०, ६७ |
| 0.84 ते $0 . ६ ०$ | $\gamma$ | $4.9 ७$ | ६, ८, १०, ६२. |
| $0 . ६ ०$ ते०.७५ | $\gamma$ | ૪.૪७ | १६,૪२,૪७,૪८. |
| -.७५ ते १.० | ३ | 4.9६ | ૪६,५०,६३. |
| एकुण | ६७ | ९९.९६ |  |

स्रोत :- संशोधकाचे विइलेषण २००९
धुळे मनपाच्या निवडणुकीत सुमारे ११ वॉर्डात अपक्षांना चांगीच संधी मिळाली. त्याचा अनुकुल परिणाम त्यांना सत्ता समीकरणात झाला. ३१ वॉर्डात अपक्ष मागे पडले. तर उर्वरीत वॉर्डामध्ये अपक्षांची स्थिती मध्यम स्वरुपाची होता अधिक प्रमाणात अपक्ष निवडून येण्याची कारणे म्हणजे धार्मिक संघर्षातुन मतदारांची झालेले मतपरिवर्तन होय.

## निष्क्कर्ष :-

प्रस्तुत संशोधनाच्या माहितीच्या विइलेषणावरुन धुळे मनपाच्या झालेल्या निवडणुकीतुन पुठील ठळक निष्कर्ष मिळतात. १) एकुण मतदारांपैकी फक्त ५६.६३ टक्के मतदारांनी मतदानाचा हकक बजाविला. त्यातही स्री मतदारांचे प्रमाण कमी होते. २) मनपाच्या निवडणुकीत उपक्षांना सर्वाधिक महत्व प्राप्त झाले किंबहुना एकुण मतदानापिंकी त्यांना प्रथम क्रमांकाची २९.८० टक्के मते मिळाली. ३) अपक्षांनी सामान्यपर्ण काँग्रेसच्या मतांची मतपरिवर्तन केले. ४) राष्ट्रवादी काँग्रेस या निवडणुकीत द्वितीय क्रमांकावर असुन या पक्षाने २५.१४ टक्के मते घेतली किंबहुना मागील निवडणुकीपेक्षा त्यात वाढ झाली. त्यातही राष्ट्रवादीने काँग्रेसची काही तमे मिळविली आहेत. ५) रिवसेनाच्या मतात गेल्या निवडणुकीपेक्षा या वर्षी घसरण झाली असुन सेनेला १७.८३ टक्के मतदान झाले. याचा अर्थ असा की, सेनेची काही मते राष्ट्रवादी व लोकसंग्रामकडे गेली. ६) लोकसंग्रामपक्षाची मते वाढली असुन या पक्षाने चौथ्या क्रमांकाची १४.८३ टक्के मते घेतली आहेत. तसेच पक्षाने भाजपा व रिवसेनेच्या मताचे परिवर्तन केले. ७) राष्ट्रीय काँग्रेसची स्थिती दयनीय असल्यामुळे पाचव्या क्रमांकावर आहे. $4.4 \%$ टक्के मते या पक्षाला गेली आहेत. अर्थात या पक्षाची मते राष्ट्रवादी व अपक्षेने बदलविली. ८) भाजपासुध्दा राष्ट्रीय पक्ष असुन तो सहाव्या क्रिमांकावर आहे. ५. १७ टक्के ऐवढी ते या पक्षाला मिळाली असुन त्याचे काही मते लोकसंग्रापक्षाकडे गेलीत. मनसेचे प्राबल्य धुळे मनपात कमी जरी असले तरी या पक्षाने शिवसेना व भाजपाची काही मते मिळवण्यचा प्रयत्न केलला आहे. म्हणुन हा पक्ष सतव्या क्रमांकावर आहे.

## संदर्भ ग्रंथ :

१) डॉ. दि. का. गर्दे व डॉ. वि. मा. बाचल - आधुनिक राजकीय विइलेषण.
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३) प्रा. अ. ना. कुलकर्णी - भारतातील स्थानिक स्वरासन.
४) डॉ. भा. ल. भोळे - राजकीय सिध्दांत आणि विइलेषण.
५) म.नपा.धुळे - पर्यावरण मासिक.
६) महाराष्ट्र शासन राजपत्र - भाग एस. अ. नारिक विभाग राज्यनिवडणुक आयोग दि. २५.११.२००८.
७) लोकमत दैनिक वृत्तपत्र - निवडणुकीचे विइलेराण.
८) म.न.पा. धुळे - निवडणुकीचे विइलेषण
९) महाराष्ट्र शासन - मराठी विरवकोष सन - १७७९.
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